

tmta talk

A publication of the Tooling, Manufacturing & Technologies Association



FROM ROB'S ROOST
By ROB DUMONT
PRESIDENT & CEO

Adjust, Adapt...Prevail

Way back in August of 2008 we starting hearing of "change" during the run up to the Presidential election. Since that time we have most assuredly witnessed "change" both before and since the election and I leave it to you to judge whether it was

positive, negative or neutral.

Certainly it appears that 2010 will be a year of change at the Association. At the end of December 2009 we learned that the Manufacturing Technology Mutual Insurance Company (MTMIC) has decided to acquire alternative premises for the conduct of their operations and will advise the TMTA in due course of their date of departure from our building. We have enjoyed having the MTMIC as a tenant for some period of years and regret their loss as both valued and appreciated tenants. Business decisions always have impact and sometimes the impact is negative for someone. As a policyholder (and thus one of the owners of the MTMIC) we, at the TMTA, wish them every success going forward.

Recently the TMTA introduced a proprietary program of Property and Casualty insurance through Harleysville Insurance. It is a program that is available only to TMTA member companies, it includes insurance for Workers' Compensation and is a program that is dividend eligible. That means that once we hit a certain level of premium sales a dividend will be paid dependant upon claims experience. That is of course the same as any dividend insurance program.



The inclusion of Workers' Compensation insurance was a decision that was arrived at after very thoughtful and careful consideration. The TMTA is aware that a number of its member companies insured through the MTMIC were

(Rob's Roost continues on Page 7)

Inside This Issue

- Page 2 Health News
COBRA Subsidy Updates
Help with Medicare
- Page 3 Health News (continued)
BCBSM Weight Challenge
Life Add-On for W-2s
Legislative Update
- Page 4 TMTA Members in News
Eidemiller Precision Machining
- Page 5 Members News (continued)
Production Engineering Inc.
New Tool & Die Recovery Zones
Welcome New Members
Pesco Mold & Engineering
- Page 6 Fact of the Week
Fair Currency Coalition
Inflation Talk—CPI-W/U
- Page 7 Rob's Roost (continued)
TMTA Endorsed Providers
- Page 8 TMTA's 1st Health Expo
TMTA Board of Directors
Election—submit your name

tmta Calendar of Events

January 2010

20	TMTA Board of Directors meets at TMTA offices
2/15	Presidents' Day Federal Holiday TMTA Offices are Open

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



COBRA Subsidy Updates

The American Recovery and Reinvestment Act of 2009 (ARRA) has been amended by the 2010 Department of Defense Appropriations Act (DODAA) to increase the maximum COBRA subsidy period to fifteen months, to extend eligibility for individuals who lose coverage because of involuntary terminations occurring on or before 2/28/10, and to impose additional notice requirements by employers.

The new law extends the subsidy period from nine months to fifteen months. It contains transition provisions for assistance eligible individuals who had exhausted their subsidy eligibility before the extension was enacted. Assistance eligible individuals whose nine-month subsidy period ended before 12/19/09 and who failed to pay the premium for a subsequent period of coverage may elect to reinstate their COBRA coverage by paying the retroactive subsidized premium by 2/17/10 or, if later, 30 days after the notice explaining the changes is provided by the plan administrator. (Assistance eligible individuals who stopped COBRA payments during their subsidy period are not eligible for reinstatement.) For assistance eligible individuals whose nine-month subsidy period ended before 12/19/09 and who paid the full COBRA premium for a subsequent period of coverage, the employer may either refund the amount received that is in excess of 35% or credit the amount against future COBRA premiums, similar to the transition provisions in ARRA.

The new law also extends the eligibility for the subsidy for involuntary terminations from 12/31/09 to 2/28/10. It clarifies that eligibility for the subsidy is determined by the date of the qualifying event and not by the date COBRA coverage begins. This means that individuals whose coverage is continued beyond 2/28/10 through employer practice or a severance agreement will be eligible for the subsidy since only the involuntary termination of employment need to occur by 2/28/10; COBRA coverage does not need to begin on or before that date.

The plan administrator must provide affected assistance eligible individuals with additional notices explaining these transition rules within 60 days of the beginning of the first period of coverage to which the new extension applies.

The plan administrator must provide additional notices explaining the changes to any individual who was an assistance eligible individual any time after 10/31/09 or who experiences a qualifying event relating to termination of employment on or after that date. This notice must be given by 2/17/10 or, in the case of a new qualifying event, within the time frame specified by COBRA.

The Department of Labor has provided 3 different model notices on their website at www.dol.gov/ebsa/COBRAmodelnotice.html.

The Updated General Notice is for all qualified beneficiaries (not just covered employees) who experienced a qualifying event at any time from 9/1/08 thru 2/28/10.

The Premium Assistance Extension Notice is for certain individuals who have already been provided a COBRA election notice that did not include information regarding ARRA, as amended. Individuals who were assistance eligible individuals as of 10/31/09 and individuals who experienced a termination of employment on or after 10/31/09 and lost health coverage must be notified by 2/17/10. Individuals who are in a "transition period" must be provided this notice within 60 days of the first day of the transition period. A "transition period" is the period that begins immediately after the end of the maximum number of months of premium reduction available under ARRA prior to its amendment. These 2 groups of individuals may overlap creating a situation where an individual may be entitled to multiple notices. Providing the Premium Assistance Extension Notice by the earliest date required will satisfy the notice requirements.

The Updated Alternative Notice is for plans that are not subject to federal COBRA, but provide continuation coverage under state law.

New Twist in Medicare Law Could Make You Eligible for Extra Help

Under a new law, more Medicare beneficiaries could qualify for Extra Help with their Medicare prescription drug plan costs because some things no longer count as income and resources. The Extra Help is estimated to be worth an average of \$3,900 per year.

To qualify, a person must be on Medicare, reside in one of the 50 states or the District of Columbia, and must meet certain resource and income limits. The new Medicare law eases those requirements by eliminating the cash value of life insurance from counting as a resource and eliminating the assistance people receive from others to pay for household expenses such as food, rent, mortgage

or utilities from counting as income.

To find out more information or to apply online, visit www.socialsecurity.gov.



BCBSM New Win by Losing Challenge Starts

BCBSM kicks off a new Win by Losing weight loss challenge for group customers. Back by popular demand, the new contest will start on March 1, 2010 and run until April 30, 2010. The contestants in the 2009 Win by Losing challenge lost a collective total of 2,530 pounds.

Win by Losing is completely optional, but a great way to reinforce a culture of health and wellness among your employees. Visit www.bcbsm.com/yourhealth to find out more information on the contest and to download a toolkit to get your company started.

Employee W-2 Add-On for Group Term Life Insurance Remains the Same

The Internal Revenue Service regulations state that the cost of any employer provided group term life insurance in excess of \$50,000 is taxable income to the employee covered.

The IRS has published the chart below to figure the amount to add to each employee's Form W-2:

Age at the end of taxable year	Cost per \$1,000 of insurance per month
Under 25	\$0.05
25-29	\$0.06
30-34	\$0.08
35-39	\$0.09
40-44	\$0.10
45-49	\$0.15
50-54	\$0.23
55-59	\$0.43
60-64	\$0.66
65-69	\$1.27
70 & Above	\$2.06

To illustrate, take for example an employee who has \$75,000 of group term life from January to June and \$125,000 from July to December. The employee is age 60 at December 31, 2009.

$\$75,000 - \$50,000 / 1,000 * .66 * 6 \text{ months}$	\$ 99.00
$\$125,000 - \$50,000 / 1,000 * .66 * 6 \text{ months}$	<u>\$297.00</u>
<i>Total to add to W-2 wages</i>	<i>\$396.00</i>

The 2009 legislative year proved to be another hard and bruising tax/budget battle year for Michigan legislators. The last week of the legislative session included passage of an effort to allow Michigan to compete for over \$400 million in federal monies for Michigan schools, but not without elaborate controversy and debate. Legislation to allow more charter schools was passed, as was a bill to allow poor performing schools to be taken over by state officials. A bill to raise the state's dropout age from 16 to 18 passed along with legislation which ties teacher evaluation to student test scores. The bills are aimed at allowing Michigan to compete for up to \$400 million in the federal Race to the Top competition offered by the Obama administration. Applications are due in January so there was a big rush to get legislation completed before the end of the 2009 legislative year. School and education lobbies opposed the bills as Republicans welcomed the opportunity to make changes to some education laws. Many Democrats gritted their teeth and tried to make the best of the opportunity to compete for the additional dollars.

Senate Bills 862-863, sponsored by Senator Jud Gilbert, R-Algonac, Chair Senate Transportation Committee, increases the diesel fuel tax from 15 cents to 19 cents per gallon. The bills were reported out of the Senate Transportation committee, but remained bottled up on the Senate Floor by Senate Majority Leader Mike Bishop, R-Rochester, who does not support the bills.

Efforts to repeal the surcharge on the Michigan Business Tax was unsuccessfully led by Republicans as was other MBT fixes during the 2009 legislative session. Democrats continue to work to increase taxes as Republicans continue with efforts to decrease taxes.

The competition to get our position known and moved forward continues to be a continuing challenge in Lansing mainly because of the term limit law. The term limit law has required lobbyists to spend more time educating legislators in an effort to build credibility and access. By the time term limited legislators learn the process and begin to trust lobbyists they are term limited out and we have to start all over again. The 2009 legislative year brought 46 new legislators to Lansing for us to educate about our goals and issues. The Senate was not up for election in 2008, but next year 34 of the current 38 senators will be term limited out of office. The House will term out 64 legislators out of 110 in the 2010 election year.

TMTA MEMBERS IN THE NEWS

Elopak Precision Machining Becomes Eidemiller Precision Machining

On the conference room wall of a precision machining company in Milford, Michigan, hangs a framed inspirational poster. It reads, "The future belongs to those who believe in the beauty of their dreams." It's no coincidence that Martin Eidemiller chose that particular piece. While most tooling and manufacturing executives in Michigan are biding their time waiting for a turnaround, Martin is aggressively moving to shape a new future for his company and those who work there.



On January 1, 2010, Elopak Precision Machining (EPM) was sold by its parent company, Elopak Americas Packaging Group, a subsidiary of one of Norway's largest privately owned industrial groups. The buyer was Martin Eidemiller, former vice president and general manager of EPM. Eidemiller had worked for the company in this capacity for the past six years, so he fully knew what he was undertaking by buying the company. "The opportunity and the timing were perfect," says Martin. "We were a non-core business for Elopak, and last year the company made a strategic business decision to go in a different direction. The probability that we would have been purchased by anyone else was pretty slim. Most likely, we would have had to close our doors and outplace the 30 employees who work here."

But Eidemiller was convinced that with the talents of his team, the state-of-the-art high-tech equipment the company owned, and his own expertise, the company could not only stay afloat, but ultimately thrive. Elopak Americas Packaging Group, the former parent company, thought so too. Elopak has guaranteed Eidemiller Precision Machining a substantial amount of business for the next several years. Another recent vote of confidence came in the form of a major contract from former Elopak Precision Machining client, Magna International.

Founded in 1976, EPM grew from a small one-lathe operation with a single client, into a worldwide supplier of precision, close-tolerance parts made from an extensive

variety of materials, including aluminum alloys, hot and cold rolled steels, copper and brass, food-grade stainless steel, titanium, ferrite (iron), Inconel™ (austenitic nickel-chromium-based super alloys), and all exotic materials. EPM provides the full spectrum of services from prototype development to testing to medium and large production runs. The ISO 9001:2000 certified company has traditionally supplied precision machined parts to automotive OEMs such as General Motors and to automotive Tier II and Tier III suppliers. In addition, the company has also done substantial work in the defense, food packaging, appliance, printing, and office machine equipment markets.

Eidemiller Precision Machining, the new EPM, will continue to provide parts to these core industries, but Martin has already begun to broaden and further diversify his client base. "We are aggressively pursuing new clients in the medical and aerospace industries, and are seeking out more defense work." The company's capabilities are well suited to these new industries. "The former owners invested over \$2 million in technology for this facility during the last several years," says Martin.

The 30,000 sq. ft. plant, perched on the border between the cities of Milford and Wixom, features all CNC equipment and contains high-volume production lines, including some that are highly specialized to improve efficiency. "We have some very sophisticated equipment that many precision machine parts suppliers can't afford, including an automated quality control system," says Martin. "This system enables two operators to run up to six machines simultaneously, while ensuring that all products meet quality standards."

The company, which posted \$6 million in sales during its most profitable period in 2006, is forecast to grow by 30 percent in 2010. "We have gone through the worst of it," says Martin, who has already added five employees to his new company. "As an industry, we're seeing that the demand is starting to come up. But, the supply isn't there at this point because of the loss of so many precision machining companies that weren't able to weather the storm. I feel once the economy further stabilizes, there will be enormous opportunities."

Martin sees another bright spot just down the road a couple miles. Where several years ago buying a company in close proximity to the shuttered Ford Wixom plant would have been seen as a liability, with the current development plans for that facility, it is now an asset. "We hope to supply the new companies coming into the area with all their machining needs," says Martin.

For 52-year-old Eidemiller, who began his career in his

father's tool and die shop at age 16, the future belongs not just to those who believe in the beauty of their dreams, but to those who also boldly pursue them. "Of course there was risk in buying this company at this time," says Martin. "But there is also tremendous opportunity. I am totally committed to making this work for my clients, my team of employees, and my own family.

Production Engineering Inc. Receives Supplier Diversification Fund Help

The Michigan Supplier Diversification Fund is helping Production Engineering Inc. in Jackson, MI, to diversify its operations, modernize its equipment and create jobs.

Production Engineering is a second-generation manufacturer of precision-machined drive-train and steering components, including wheel hubs, brake drums and steering knuckles. In April, 2009, they relocated to a vacant warehouse with assistance from the Michigan Economic Development Corporation (MEDC) and the city of Jackson. Due to the expansion, the company has been able to attract new business from non-automotive companies and is considering an acquisition that would create up to 60 new manufacturing jobs in 2010.

The Michigan Supplier Diversification Fund is a multi-faceted initiative designed to help Michigan manufacturers and auto suppliers diversify into new emerging sectors. The Michigan Collateral Support Program addresses the shortage of bank financing available to companies that are attempting to diversify. To be eligible for the program, a company must fall under the definition of a firm eligible to receive a MEGA tax credit. A business must also be engaged with a private lender for the purpose of acquiring a commercial loan for a diversification project and must exhibit a cash-flow or collateral shortfall according to the lender's analysis.

The MEDC is now accepting applications for the Michigan Loan Participation Program. Interested parties should contact the MEDC customer service center at 517-373-9808 for more information.

New Tool & Die Recovery Zones Announced

The Michigan Economic Development Corporation (MEDC) announced that 3 tool and die coalitions have been approved for tax-free Tool and Die Recovery Zone

status under the state's Renaissance Zone program. The zones allow member companies to operate free of virtually all state and local taxes for up to 16 years.

"Tool and die shops and their employees are under intense challenge from overseas competition," Greg Min, president and CEO of the MEDC and chair of the Michigan Strategic Fund board said. "Tax-free designation will lower their operating costs and help keep these skilled jobs in Michigan."

We congratulate the following TMTA members:

Third Coast Tooling Alliance:

Carroll Tool and Die Co. of Macomb

Kraftwood Engineering Co. of Walled Lake

Posa-Cut Corporation of Farmington Hills

Strategic Tooling Solutions:

TK Mold and Engineering Inc. of Romeo

Michigan Adaptive Coalition

Burton Industries, Inc. of Goodrich

To qualify, the property designated must be leased or owned by a qualified tool and die business and used primarily for tool and die operations. In addition, the business must enter into a qualified collaborative agreement which designates synergistic opportunities with other qualified tool and die shops, including collaborative marketing and the development of standardized processes and management methods.

Our congratulations and best wishes to the above members. Let us know what is happening at your company. We would like to share it with all of our readers.



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

- ❖ **Pesco Mold & Engineering** located in Utica, MI; they are a third generation manufacturer of high-quality prototype and production injection molds; visit their website at www.pescomold.com.

Fact of the Week

From the Fair Currency Coalition



Venezuela's Currency Devaluation Illustrates Devastating Magnitude of Impact of China's Currency Manipulation on United States

This week President Hugo Chavez announced that Venezuela would be devaluing its currency by 50 percent, from 2.15 bolivar to the dollar to 4.3 for non-essential items. For essential items, the exchange was set at 2.6 bolivar to the dollar. The anticipated negative impact of the devaluation on U.S. trade with Venezuela is illustrative of the impact of China's currency manipulation on the U.S. economy.

Reaction to the devaluation in Venezuela was immediate. News reports began pouring out of the country that Venezuelan consumers were flooding retail outlets to buy imported non-essential items before bolivar prices spiked. The Los Angeles Times reported, "Chavez said the measures would boost the competitiveness of the country's exports while discouraging Venezuelans from buying all but 'strictly necessary' imports." The Miami Herald reported, "The move punishes U.S. exports to Venezuela at a time when South Florida is counting on revived international trade to boost its recovery.

Now use your imagination and substitute "China" for "Venezuela" in the two preceding paragraphs. Do this while remembering that total U.S. trade with China in goods and services (excluding U.S. imports of oil which are priced in dollars) was approximately \$432 billion in 2008 compared to just \$21 billion for Venezuela. This drives home the magnitude of the negative impact of China's currency manipulation on the U.S. economy for more than a decade and a half.

China's cheapening of its exports and discouragement of imports is a major cause of the \$1.9 trillion current account deficit the United States has accumulated with China since 2000. China's predatory currency policy also has been a significant factor in why the United States has more than 1.5 million FEWER private sector jobs than it did a decade ago, including more than 5.6 million FEWER manufacturing jobs.

Venezuela's devaluation comes on the heels of a smaller, 5-percent devaluation by Vietnam late last year. Together, these moves underscore the threat of

competitive devaluation of the sort that contributed to the global depression of the 1930s. It is important to distinguish between devaluations that correct imbalances and those that add to them for a protracted period. The Stabenow/Bunning and Ryan/Murphy Currency Reform for Fair Trade Act of 2009, S. 1027 and H.R. 2378, does just that. Passing this vital legislation would stimulate the U.S. economy almost immediately by offsetting injurious competitive currency depreciation. Now that's real action on jobs.

Inflation Talk

CPI-W Urban Wage Earners and Clerical Workers

Month	82-84	1967	57-59
Nov 09	212.003	631.491	734.42*
Oct	211.549	630.140	732.85*
Sept	211.322	629.462	732.06*
Aug	211.156	628.970	731.49*
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*

CPI-U All Urban Consumers

Month	82-84	1967	57-59
Nov 09	216.330	648.028	753.65*
Oct	216.177	647.570	753.11*
Sept	215.969	646.948	752.39*
Aug	215.834	646.544	751.92*
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*

Note: November 2009 CPI-W represents a 2.3% increase from one year ago; CPI-U a 1.8% 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

(Rob's Roost continued from Page 1)

being dropped by the MTMIC for a variety of reasons including safety performance and quantum of premium. As an association for the benefit of its members the TMTA believed that those companies who found themselves in the group dropped from coverage by the MTMIC should not simply be left to their own means of acquiring alternate coverage but rather that the TMTA should make its best efforts to assist them in acquiring that coverage (a coverage that you all know is mandated by law) and we have done that.

The TMTA has not in the past, nor does it now, in any way denigrate the coverages offered by the MTMIC as is evidenced by the fact that the association has its Workers' Compensation coverage with them and has had certainly since my tenure at the association and before.

You will note that there are changes to the list of Endorsed Service Providers effective this month. The association reviews those providers regularly to ensure that they add value to the membership proposition. Indeed the providers similarly review their relationship with the TMTA and are at liberty to withdraw their support of the association whatever it might be. In some instances the association receives a monetary benefit from such providers when an association member utilizes their services or buys their product. Such was the case with Federated Insurance. Upon learning of the new TMTA insurance product through Harleysville Insurance, Federated, we are told, made a "corporate decision" that they would forthwith cease the monetary arrangement with the TMTA. I indicated to Jon Medo of Federated, and he agreed, that one size does not fit all in insurance coverages any more than it does in shoes. Nonetheless, Federated has withdrawn.

The TMTA will continue its focus on the best interest of all of its members. We have not and will not favor one group over others and so while we regret some business decisions that have been made (and that will clearly impact the TMTA) we will go forward determined to do the right thing, to acknowledge that competition is a good thing and, we will not seek advantages to the detriment of our members.

For the sake of certainty let me reiterate a well known fact: we need each of our members' support through their membership to carry out our efforts in advocacy and elsewhere on your behalf. Yes we do gain monetarily by insurance offerings! That is not a secret. We are not ashamed of it; it costs our members nothing, it reduces the take of the insurance agent/agency but it has zero impact financially on the policyholder, our member. It also funds our efforts without the need to increase dues to members.

I am confident that we deliver very high value to our membership and we will continue to do so in spite of setbacks that we and our members experience in these very difficult times. We know that together we can achieve benefits for the industry regardless.

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

Stella Krupansky 248-488-0300 ext. 1310

Blue Cross Blue Shield/BCN

(health insurance program)

TMTA contacts:

Dennis Campbell 248-488-0300

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

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

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.

TMTA's First Health Expo

TMTA held its first Annual Health Expo on December 15, 2009 at the VisTaTech Center at Schoolcraft College. We wish to thank those companies who took the time out of their busy holiday schedule to attend the event.

Blue Cross Blue Shield of Michigan was on hand to speak about new and future products as well as to distribute information and perform mini health screenings. Also on hand to answer questions and distribute information were Dennis Campbell and Jay Poplawski from the Ralph C. Wilson Agency and Dave Brass from Reliance Standard Life Insurance Company.

Congratulations to the following door prize winners:

Linda Vitale, **RTS Cutting Tools**, won a GPS unit provided by TMTA;

Daniel Blake, **Jefferson Iron Works**, won an iPod provided by BCBSM;

Tammy Ciak, **Dikar Tool**, won a set of Red Wings tickets provided by Reliance Standard;

Janet Niedermeier, **Thunder Bay Pattern Works**, won a gas card provided by BCBSM;

Carol Baker, **Ideal Fabricators**, won a set of golf balls provided by Reliance Standard; and

Diana Istran, **K & Y Manufacturing**, won a set of golf balls provided by Reliance Standard.

We look forward to seeing you at next year's event!



Attendee visiting the Blue Cross Blue Shield of Michigan mini health screening table at the TMTA First Annual Health Expo held December 15, 2009.

The TMTA Board of Directors Needs You!

The Tooling, Manufacturing & Technologies Association is governed by a 12 person Board of Directors. Each year at least 4 seats on the Board are up for election; directors are elected to serve 3-year terms.

Please consider submitting your name for this year's election. It is a voluntary position, but an extremely important one. The TMTA Board of Directors makes decisions that effect the Association and its member companies.

If you are interested in being on the ballot for the term beginning in 2010, please let us know by sending either a fax to (248) 488-0500 or an e-mail to ron@mtaonline.com by Friday, February 5th.

We look forward to putting your name on the ballot this year!

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