

# tmta talk

A publication of the Tooling, Manufacturing & Technologies Association



**FROM ROB'S ROOST**  
BY ROB DUMONT  
PRESIDENT & CEO

## Moving Forward

The TMTA Board of Directors welcomed three new directors and one incumbent at the meeting of the Board on April 21, 2010.

New to the Board are Leroy Lajuennesse (**L & L Machine Tool** of Grand Blanc, MI), Ed Siciliano (**Circle Mold & Machine** of Tallmadge, OH) and Lisa Thomas (**Leonard Machine Tool Systems** of Warren, MI).

Robert Peuterbaugh (**JPT-Joint Production Technology** of Macomb, MI) an incumbent was reelected to the Board.

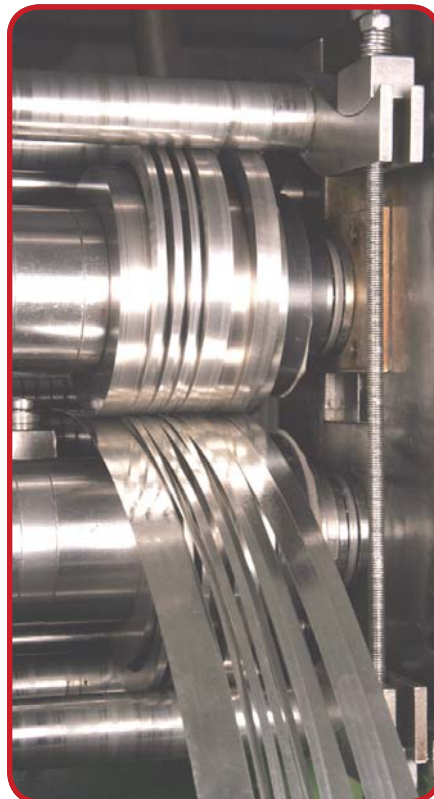
Congratulations to all!

Officers remain unchanged with Herb Trute (**T & W Tool & Die** of Oak Park, MI) as Chairman; Irvin Swider (**Future Products Tool** of Clawson, MI) Vice Chairman; Robert Peuterbaugh as Secretary and George Buhaj (**Avon Broach & Production** of Rochester, MI) as Treasurer.

Our Annual Meeting of Members followed the Board meeting on April 21st and featured a brief demonstration by member company and Endorsed Service Provider **Encompass Energy Group**. Members present found the presentation informative and a good deal of interest was shown relative to the reduction of kWh consumption and the resultant savings to be had. See the list of Endorsed Service Providers on page 7 for contact information.

Also in attendance were two of our TMTA Insurance Agency representatives from the Ralph C. Wilson Agency: Jay Poplawski (Property Casualty and Workers' Comp.) and Dennis Campbell (Health and Benefits) to answer questions and field inquiries.

*(Rob's Roost continues on Page 7)*



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## tmta Calendar of Events April/May 2010

5/15	Armed Forces Day
5/19	TMTA Board of Directors Annual Meeting/Open House at TMTA Offices

Visit [www.thetmta.com](http://www.thetmta.com) for detailed, up-to-date information on all events.



## COBRA Subsidy Extension Given

President Obama signed the “Continuing Extension Act of 2010” into law on April 15, 2010, which, among other things, provides a further extension of eligibility for the COBRA subsidy enacted last year as part of the American Recovery and Reinvestment Act of 2009 (ARRA). The COBRA subsidy is now available for involuntary terminations through May 31, 2010.

Eligible individuals pay only 35 percent of their COBRA premiums and the remaining 65 percent is reimbursed to the employer through a tax credit. To qualify, individuals must experience a COBRA qualifying event that is the involuntary termination of a covered employee’s employment. The involuntary termination must generally occur during the period that began September 1, 2008 and ends on May 31, 2010. (An involuntary termination of employment that occurs on or after March 2, 2010 but by May 31, 2010 and follows a qualifying event that was a reduction of hours that occurred at any time from September 1, 2008 through May 31, 2010 is also a qualifying event for purposes of ARRA.) The premium reduction applies to periods of health coverage that began on or after February 17, 2009 and lasts for up to 15 months.

Because the last COBRA subsidy extension already expired, individuals who experienced an involuntary termination since March 31, 2010 and have already received a COBRA election notice will need to receive an updated notice explaining their rights under the extension. These individuals are entitled to a special election period, even if they previously declined COBRA coverage. The updated notices must be sent by June 15, 2010.

## Blue365 and Healthy Blue Extras Save BCBSM Members Money

Blue365 and Healthy Blue Extras is making it easy for you to get the balanced lifestyle you deserve by providing members with special offers on everything from yoga classes and fitness memberships to groceries, travel packages and more. Discounts are given by Michigan businesses as well as national retailers. Discounters include Westborn Market, English Gardens, Curves, Dunhams, the Grand Hotel, Crystal River Outfitters, Costco, Golds Gym, Reebok, Jenny Craig, Nutrisystem, Westin Hotels, LasikPlus Vision Centers, and many more.

You can find over 40 exclusive discounts by visiting [www.bcbsm.com/xtras](http://www.bcbsm.com/xtras). New offers are being added all the time, so check back often to get the most from your BCBSM card.

## 2010 Health Care Reform Act

By now everyone has heard that President Obama signed a sweeping new health care law which will eventually provide insurance coverage for 32 million uninsured Americans. But what do you really know about the new law and how does it affect you personally? Visit the TMTA website at [www.thetmta.com](http://www.thetmta.com) and find out what it’s all about.

Our homepage features links to the law, a summary of the law and even a timeline for when changes will take effect. Everything you need to know as an employer and as a consumer can be found on our site, so make sure to bookmark the page for future reference.

## New BCBSM & BCN ECOS Forms

BCBSM and BCN have redesigned their Enrollment and Change of Status Form (ECOS). There are separate sections for Change of Status, Subscriber New Enrollment and BCN Primary Care Physician Selection.

New forms can be found on the TMTA website at [www.thetmta.com](http://www.thetmta.com) by mousing over the ‘Information/Networking’ button and clicking on ‘Company Forms & Information’ then ‘Insurance Forms’.

Remember, if you are a part of the TMTA Association Sponsored Group through BCBSM/BCN, you should be sending all your changes to TMTA for processing. For more information, contact Elaine at 248-288-0300, ext. 1309 or e-mail to [elaine@thetmta.com](mailto:elaine@thetmta.com).

## Michigan Workplace Smoking Ban

After 10 years of legislative debate, last December Michigan banned smoking in any enclosed indoor area where at least one employee works with the exception of casinos, cigar bars, tobacco stores, home offices and vehicles.

Effective May 1, 2010, the law affects all Michigan public and private employers. This includes public meetings, government agencies and even patios of restaurants. Dedicated indoor smoking rooms are prohibited. Cigar bars and tobacco specialty retail stores must file paper-

work yearly and be approved in order to allow smoking. Generally, casinos established before May 1, 2010 can allow smoking in the gambling area only.

There is no obligation for employers to adopt a written policy of no smoking, but employers should consider policies that explain the smoking ban and the penalties that may be imposed on violators and provide notice to employees that those in violation of the smoking ban will be subject to disciplinary actions up to and including discharge.

Employers don't have to report smoking violations to the police, but they are responsible for making reasonable efforts to prohibit smoking in the workplace. They must clearly post no smoking signs or the internationally recognized no smoking symbol at the entrances to and throughout any building or work area; remove all ashtrays or other smoking paraphernalia from work areas; inform employees, vendors, customers and visitors that smoking is prohibited by law and subject to penalties; and ask any employee or individual smoking in violation of the law to stop and further request that they leave the work area if they refuse.

There are no direct penalties authorized against the employer at this point providing they have met the obligations stated above. Community and local health departments are authorized to seek enforcement and they can pursue relief within 60 days. Individuals who smoking in violation of the law are subject to a \$100 fine for the first offense and up to a \$500 fine for subsequent violations.

To read a copy of the law, visit our website at [www.thetmta.com](http://www.thetmta.com).

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## Nursing Mother Break Amendment to FLSA

The 2010 Health Care Reform Act amended the Fair Labor Standards Act (FLSA) by requiring that employers provide a reasonable break time for an employee to express breast milk for her nursing child for 1 year after the child's birth each time the employee has need to express milk.

The Act states that employers must now provide a place, other than a bathroom, that is shielded from view and free from intrusion from coworkers and the public, which may be used by an employee to express breast milk.

The requirements do not apply to employers with less than 50 employees if such requirements would impose an

undue hardship by causing the employer significant difficulty or expense when considered in relation to the size, financial resources, nature, or structure of the employer's business.

The amendment does not set a limit on the number of breaks that nursing mothers are permitted to take, nor does it specify a limit on the length of each break. Contrary to general FLSA requirements that employees be paid for breaks of less than 20 minutes, the new amendment says the breaks for mothers can be unpaid. Individual state laws may require paid breaks. Under the Michigan Minimum Wage Act, the State Wage/Hour Division takes the position that breaks of less than 15 minutes must be counted as working time and must be paid. While the Michigan Minimum Wage law generally does not apply to employers who are covered by the FLSA, it does apply if the minimum wage under the FLSA would be less than under state law. The Michigan Wage/Hour Department has not issued a formal position, so there could be claims for unpaid minimum wages under the Michigan law if employers do not pay nursing mothers for short breaks to express breast milk.

The amendment does not specify an effective date, so the safest course of action is to assume that the requirements take effect immediately.

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## TMTA 2010 Board Of Directors

The 2010 TMTA Board of Directors was announced at TMTA's 76<sup>th</sup> Annual Meeting and Open House. They are as follows:

Chairman – Herbert Trute, **T&W Tool & Die Corp.**;  
Vice Chairman – Irvin Swider, **Future Products Tool**;  
Treasurer – George Buhaj, **Avon Broach & Production**;  
Secretary – Robert Peuterbaugh, **JPT-Joint Production Tech.**;  
Directors – Bruce Cain, **XCEL Mold & Machine, Inc.**;  
John Ebbing, **Detroit Edge Tool Co.**;  
Leroy LaJuenesse, **L & L Machine Tool**;  
Michael Obloy, **Special Drill & Reamer Co.**;  
Joseph Padula, **Vicount Industries**;  
Ed Siciliano, **Circle Mold & Machine Co.**;  
Gary Theuerkorn, **Hillside Tool & Die**;  
Lisa Thomas, **Leonard Machine Tool**; and  
Lucas Wright, **Hackett Brass Foundry**.

We wish to thank the departing Directors, Leonard Bantleon of **Leonard Machine Tool Systems**, Charles Barnes, and Peter Rosenkrands of **A.B. Heller, Inc.**, for their past years of service, guidance and assistance to the Board, the Association and the membership.

# What's Behind That Great Renewal Premium?



by: David B. Palmeri,  
Vice President, Ralph C. Wilson Agency

So you just got a competitive renewal quotation from an agent you hardly know, little less trust. He's saving you 30% from your current program and that's expense dollars straight off the top. In this current economy it's very difficult not to take the quote seriously! What's really behind that too-good-to-be-true program?

Many factors attribute to premium development and why we see wide swings in premium assessment from company to company for what appears to be the same coverage. If we begin to understand the economic and actuarial logic an insurance company faces when they approach new business, we should be able to comprehend the variance in pricing that can happen on any given renewal quote.

Some key components one should review include:

- Verify that exposure bases are similar;
- Understand the difference between aggressive pricing and conservative underwriting; and
- Verify the financial strength of the insurance carrier.

Premium development for every coverage written is constructed by a rate multiplied by an exposure base. In property the exposure base is property values. In workers compensation it is payroll. When reviewing competing quotes you need to be absolutely certain that both quotes are using similar exposure bases and what the final rates are.

Approximately 27 cents of each premium dollar is expensed to cover administrative costs on any given policy. With a 73% profit margin it is not hard to recognize that an aggressive sales department can gamble on credits believing they can get a little lucky and gain market share at the same time. Loss history should factor into the equation and, if logic dictates that it hasn't, then you may be looking at a short-term relationship.

Lastly, selecting an insurance carrier that is financially secure is just as important. The ability for an insurance

company to meet its claim obligations, services they provide, and financial condition of their balance sheet should be critical in your decision making process. Fortunately, there are a number of independent rating companies that make these financial evaluations for you in this instance.

The four most prominent rating companies are A.M. Best Company, Fitch Ratings, Standard & Poor's and Moodys Investors Service. Each of these services uses slightly different criteria when rating insurance companies which means they may have a slightly different view of a given carrier. A.M. Best ratings are based on financial condition and performance and are usually the gold standard for the insurance industry. Fitch, Standard & Poor's and Moodys ratings are based on claims paying ability. In addition, there are usually short and long term implications issued by each rating service.

Your agent should provide at least two of these rating services with your quote. He should be able to explain the difference in each one and explain why it is important. You have made it through the most difficult economic downturn since the Great Depression, now make sure the financial strength of your insurance company is at your side when you need them most.

Below are the websites of the rating services for your review:

- A.M. Best Company: 908-439-2200, [www.ambest.com](http://www.ambest.com);
- Fitch Ratings: 800-893-4824, [www.fitchratings.com](http://www.fitchratings.com);
- Standard & Poor's: 212-438-2400, [www.standardandpoors.com](http://www.standardandpoors.com); and
- Moodys Investors Service: 212-553-0377, [www.moodys.com](http://www.moodys.com).

To receive a free, no obligation quote on your property & casualty or workers' compensation insurance, contact Jay Poplawski at 1-800-638-1174. Jay works for TMTA's Endorsed Service Provider, the Ralph C. Wilson Agency, and he stands ready to save your company money on all your insurance needs.

THE DIFFERENCE BETWEEN  
GOLF AND GOVERNMENT  
IS THAT IN GOLF  
YOU CAN'T IMPROVE YOUR LIE.  
~GEORGE DELUKMEJIAN



According to the Prevent Blindness organization, there are nearly 700,000 work related eye injuries each year and 90% of those could be prevented with the use of OSHA approved safety eyewear. Preventing just one such injury can save a company thousands, and SVS Vision is dedicated to helping you do that.

For over 35 years SVS Vision, based in Mt. Clemens, Michigan, has been a premier provider of vision care programs to hundreds of companies. With a managed care approach to vision care, SVS has effectively demonstrated that high quality does not have to be more expensive. Their experience in the organized delivery of vision care provides TMTA members an opportunity to reduce health care costs without reducing quality or employee satisfaction.

Offering fully insured managed care plans, safety eyewear programs and group discount programs, SVS Vision is a great choice for a single vision solution. Whether your company employs five or thousands, SVS Vision will tailor a program to meet your needs. SVS provides:

- A cost effective administration and fulfillment program.
- The SVS Member Services team tracks and verifies employee eligibility, provides authorization, and completes billing, saving you time and paperwork.
- Because they own the manufacturing lab and services hundreds of businesses, SVS is able to control costs and offer very cost effective programs.
- SVS can customizable, comprehensive vision insurance plans and safety solutions for your organization.

A nationwide provider network centered on more than 50 SVS owned retail locations, the nationwide provider network can be customized for any group's needs.

Each location offers:

**TMTA member company employees and their families** receive 30% off eye exams and eyeglasses and 10% off contact lenses at SVS Vision. Simply mention you are a member of a TMTA "Premier" company and bring your company's TMTA membership number when you visit. Find a location at [www.svsvision.com](http://www.svsvision.com) or call 800-SVS-4600.

- Doctors of Optometry to provide eye exams to your employees.
- A large of selection of frames, lenses, lens options, contact lenses and safety glasses.
- A dedicated service representative assigned to your group, who understand the "ins and outs" of your vision plan and member requirements, and will work with you to assure great customer service.

SVS Vision is a veteran owned American company, providing trusted eye care, vision insurance plans, safety eyewear and plan administration for over 35 years. For more information, contact Monica Dyja at 800-611-3683 or visit [www.svsvision.com](http://www.svsvision.com).

Are regular eye exams important?

Yes! In addition to ensuring you see your best, here are some conditions regularly detected during a routine eye exam:

**High Blood Pressure**

30% of patients are diagnosed during a routine eye exam

**Cataracts**

40% of individuals between 52 and 64 are affected.

**Glaucoma**

3 million Americans over age 40 are affected.

**Diabetic Retinopathy**

7 million are affected in the U.S.

**Macular Degeneration**

This is the leading cause of blindness for Americans over age 60.

**Did you know?** The working blood vessels of your own body can be directly viewed by your eye doctor during an eye exam. This allows early detection of diseases such as diabetes and high blood pressure. Because an eye exam is painless and shameless, more people see their optometrist annually than those who have annual physicals. As a result, it is not at all uncommon for patients to have these diseases detected during their eye exam, and often before they have any symptoms whatsoever. Early detection and treatment can prevent blindness and other serious health issues as well as save on medical claims.

# Dust Off Your Golf Clubs & Mark Your Calendars — The TMTA 75<sup>th</sup> Annual Golf Outing & Dinner Is Coming!

The TMTA 75<sup>th</sup> Annual Golf Outing & Dinner will be held at the Fox Hills Golf Club in Plymouth, Michigan on Thursday, June 24, 2010. The event includes the usual continental breakfast during registration; a day of scramble style golf with a shotgun start; lunch on the turn with beer and sodas on the course and an open bar in the clubhouse; all followed by our traditional evening of hors d'oeuvres, dinner and prizes galore!

This is an opportunity for TMTA members to spend time together as well as to treat their customers to a day of golf, food, prizes and camaraderie.

If you are interested in becoming one of our event sponsors (which includes discount tickets and your company name displayed at a hole), complete and return the Sponsorship Form included in this newsletter.

Your Golf Reservation Form is also included in this newsletter, or visit the TMTA website at [www.thetmta.com](http://www.thetmta.com) for forms and information. If you have any questions, contact Ron at 248-488-0300, ext. 1306 or e-mail to [ron@thetmta.com](mailto:ron@thetmta.com).

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

## Deadlines

The TMTA **2010 Annual Hourly Wage Survey** and the **2010 Annual Salary Wage Survey** were sent to all member companies with last month's TMTA Talk. Your company's completed data must be returned to TMTA no later than Friday, April 30, 2010.

Remember, as always, only those member companies who participate in the surveys will be entitled to receive the respective survey results.

Also, the TMTA **Member Services Directory** (MSD) information sheets are due in our office by April 30, 2010.

MSD's are distributed free-of-charge to over 1,000 companies each year. The TMTA MSD is a great way to publicize the services and capabilities of your company.

If you have questions about either of the surveys or the

MSD, contact Ron at (248) 488-0300 ext. 1306 or e-mail to [ron@thetmta.com](mailto:ron@thetmta.com).

## Correction

**OOPS!:** Last month in our article under TMTA Members in the News, we listed the Vice President of **J.C. Gibbons Manufacturing** as Jay Gibbons. His real name is **Jeff Gibbons**. We apologize for any inconvenience this may have caused.

## INFLATION TALK

### CPI-W Urban Wage Earners and Clerical Workers

Month	82-84	1967	57-59
<b>Mar 2010</b>	<b>213.525</b>	<b>636.025</b>	<b>739.69*</b>
Feb	212.544	633.105	736.29*
Jan	212.568	633.176	736.38*
Dec 2009	211.703	630.600	733.38*
Nov	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*

### CPI-U All Urban Consumers

Month	82-84	1967	57-59
<b>Mar 2010</b>	<b>217.631</b>	<b>651.925</b>	<b>758.18*</b>
Feb	216.741	649.259	755.08*
Jan	216.687	649.098	754.89*
Dec 2009	215.949	646.887	752.32*
Nov	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*

**Note: March 2010 CPI-W represents a 3.0% increase from one year ago; CPI-U a 2.3% 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)**

The Association continues to work closely with **General Electric** and TMTA member companies on the GE initiative entitled AMERICAN RENEWAL. Feedback from GE is very positive toward TMTA member companies and GE personnel have been visiting members to promote the effort. Certainly this is a positive development and it is heartening to know that GE is actively engaged in the effort with our members as well. Better things to come!

Get your calendar out and save Thursday June 24th for the TMTA Annual Golf Outing. Once again, this year the Outing will be held at Fox Hills in Plymouth. Preparations are underway and we hope to have an early sell out. Details will be released soon and reservations will then be accepted.

This event is very well attended and has traditionally been the major membership event of the year. We truly appreciate the support members provide by sponsoring holes as well as the support we get from our Endorsed Providers. That is in large part what enables us to put on a truly outstanding event while, at the same time, one that is affordable.

You will shortly see an addition to our list of Endorsed Service Providers. **SVS Vision**, a new TMTA member company and manufacturers of prescription optics including safety glasses, is in discussions with the association to provide our member companies additional value from membership. SVS has Optical Centers in 30 Michigan locations as well as in 10 other states.

Details will soon be finalized and you can expect to see materials on this exciting new program in the coming days.



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

- ❖ **SVS Vision** located in Mt. Clemens, MI; they are specialists in the manufacturing of safety eyewear, eyeglasses and contact lenses; visit their website at [www.svsvision.com](http://www.svsvision.com).

**TMTA ENDORSED SERVICE PROVIDERS**

**Blue Cross Blue Shield/BCN**

(Health insurance program)

TMTA contacts:

Dennis Campbell 248-488-0300

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

**Encompass Energy Group**

(Energy conservation program)

Provider contact:

Shel Rader 248-515-3217

Rick Wald 248-755-6523

**Freedom One Financial Group**

(401(k) Retirement program)

Provider contact:

Lesley Goodwin 248-620-8100

**GlobalTranz — CarrierRate.com**

(Freight discount program)

Provider contact:

Chad Hill 866-275-1407, ext. 130

**John M. Packer & Associates**

(Unemployment cost control program)

Provider contact:

Nathan Wiest 800-482-2971

**Ralph C. Wilson Agency, Inc.**

(Insurance management)

Provider contact:

Robert Farris 248-355-1414, ext. 109

Provider contact for P&C and WC coverages:

Jay Poplawski, 248-355-1414, ext. 158

**Reliance Standard/Ameritas**

(Life/Dental insurance programs)

TMTA contacts:

Dennis Campbell 248-488-0300

Stella Krupansky 248-488-0300, ext. 1310

**Schena Roofing & Sheet Metal Co., Inc.**

(Commercial/industrial roofing contractor)

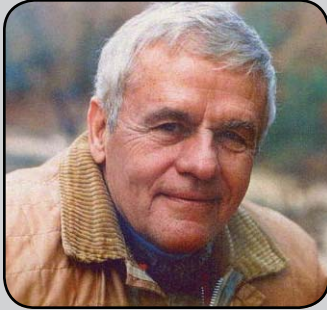
Provider contact:

586-949-4777

*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 **Garrett H. Mouw**, President of the former **Royal Oak Tool and Machine Co.** and **Royal Oak Grinder**, on March 29, 2010 at the age of 91. He was preceded in death by his wife of 59 years, Marjorie; and brother Wendall (past President of the TMTA Board of Directors years 1963-64). He is survived by his son John (Marika) Mouw.



Mr. Mouw grew up in Royal Oak and received his bachelors degree in engineering from Michigan State University in 1940. He worked for 5 years as a metallurgist at the General Motors plant in Indianapolis before getting married and working in his family business, Royal Oak Tool and Machine Co.

Mr. Mouw was active in many organizations including the TMTA and the Rotary Club of Royal Oak. He was a member of the William Beaumont Hospital Board of Trustees attaining the status of Director Emeritus. He played a major role in the formation and development of the Beaumont nursing centers.

Mr. Mouw was a deeply curious man who immersed himself in numerous diverse interests including skiing, photography, cooking, traveling, music, hunting, fishing and gardening. He enjoyed spending time with family and friends at the Pere Marquette Rod and Gun Club and at his home at the Henry Ford Village. He was well known by all for his smile, kindness and humor.

Mr. Mouw will be missed by his many friends and family. Donations may be made in his name to William Beaumont Hospital at Beaumont Foundation, P.O. Box 5802, Troy, MI 48007; or to the Salvation Army, Royal Oak Citadel Corps at 3015 North Main St., Royal Oak, MI 48073.

Our sincere condolences to his family and friends.

## In Memoriam

It is with deep sadness and regret that we note the passing of **Robert W. Olson**, owner of **Schwartz Boring Co.** of Warren, MI; **Schwartz Precision Gear Co.** of Warren, MI; and **Conner Engineering, Inc.** of Clinton Twp., MI; on April 1, 2010 at the age of 69. He is survived by his wife of 42 years, Marilyn; father of Jill (Kim) Fisher and Katherine (Matthew) Czerkis and grandfather of Emerson Fisher.



Mr. Olson grew up in Faribault, Minnesota. He earned a bachelors degree in English at Bowdoin University in Maine in 1959. During the 1960's, Mr. Olson served his country faithfully in the U.S. Army and Army Reserves.

Mr. Olson enjoyed skiing, playing tennis, golfing, traveling, and spending time with his family at their summer home in Canada. He was an active member and usher at St. James Lutheran Church in Grosse Pointe Farms. He belonged to the U of M Club of Greater Detroit, the Western Golf and Country Club, and the Society of Brother Beta of the Rampant Lion foundation Delta Kappa Epsilon.

Mr. Olson will be missed by his many friends, employees and family. Donations may be made in his name to the St. James Lutheran Church Building Fund at 170 McMillan Rd, Grosse Pte Farms, MI 48236; to the American Cancer Society at 20450 Civic Center Drive, Southfield, MI 48076; or to the charity of the donor's choice.

Our sincere condolences to his family and friends.

### **tmta talk**

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