

tmta talk

A publication of the Tooling, Manufacturing & Technologies Association



FROM ROB'S ROOST
By ROB DUMONT
PRESIDENT & CEO

...On To The Senate

I thank all of those members who have worked with the association on the very important matter of Currency Manipulation. After a long and often difficult effort, the Ryan-Murphy Currency Reform

for Fair Trade Act of 2009 passed through the U.S. House of Representatives on September 29, 2010 with bipartisan support by a vote of 348 to 79.

Charles Blum, Executive Director of the Fair Currency Coalition (of which TMTA is a member) stated "This vote is a victory for U.S. jobs, investment and growth."

To those of you who made the investment and took the time to attend in Washington with me or on your own to "work the Hill" in this effort, you can now see that your commitment has borne favorable results. Thank you most sincerely for that!

Should you feel inclined to work with the effort that will soon get into high

gear on the Senate side of the Hill just let me know and I will do my level best to make the chore as painless as possible for you. Know for sure that input from manufacturers and those in the technology



sector carries much greater weight and persuasive force than does the voice of an association executive. The reality is that you bring both the conviction and certainty of front line experience to the Hill and members of Congress know and respect that.

A debt of gratitude is owed to Rep. Tim Ryan (D-17th) Ohio and Rep. Tim Murphy (R-18th) Pennsylvania the original co-sponsors of H.R. 2378. The Bill

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tmta Calendar of Events

October 2010

11	Columbus Day Federal Holiday TMTA Offices Open
20	TMTA Board of Directors Meets at TMTA Offices

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



TMTA Rate Renewal Meeting

TMTA is hosting a rate renewal meeting on October 26th at 9:30 a.m. at our office located at 28237 Orchard Lake Road, Farmington Hills, MI. Several representatives from BCBSM and BCN as well as Ralph C. Wilson Agency will be in attendance to discuss issues and answer questions. The meeting will focus on rates for 2011, new BCBSM/BCN products available for 2011 including exclusive Association Only plans, and an overview of Health Care Reform.

All members should attend this free, informational meeting regardless of who your insurance agent is or what insurance your company offers its employees. Please RSVP with the enclosed reservation form or visit our website at www.thetmta.com for more information, a faxable reservation form and a map.

We look forward to your attendance at this important meeting.

Certification of Creditable (or Non-Creditable) Coverage Due November 14th

One of the provisions of the federal Medicare Modernization Act of 2003 requires employers that provide prescription drug coverage to either active employees or retirees eligible for Medicare (part A or B) provide to those employees a Notice of Creditable (or Non-Creditable) Coverage no later than November 14th of each year.

The disclosure notice must be filed on an annual basis or upon any change in the plan's creditable coverage status. If a prescription drug plan either terminates or implements a change that affects its creditable coverage status, the disclosure notice must be filed within 30 days of the termination or change in status.

This creditable coverage notice alerts the individuals as to whether or not their prescription drug coverage is at least as good as the standard coverage under the Medicare Part D prescription drug benefit. That means each group must determine whether the expected value

of claims paid under its plan is equivalent to the value of claims that would be paid under the standard Medicare Part D benefit.

BCBSM/BCN has determined whether each of their standard drug plans meets the creditable coverage standard. You can obtain this information from either BCBS directly or by contacting your insurance agent. For more information or to obtain a Model Disclosure Notice your company can give to your employees, visit www.cms.hhs.gov/creditablecoverage. If you have any questions, contact TMTA's insurance agent, Dennis Campbell, at 313-550-3200 or e-mail to dennisc@rcwa.net.

The Nasty Truth About Your Toothbrush

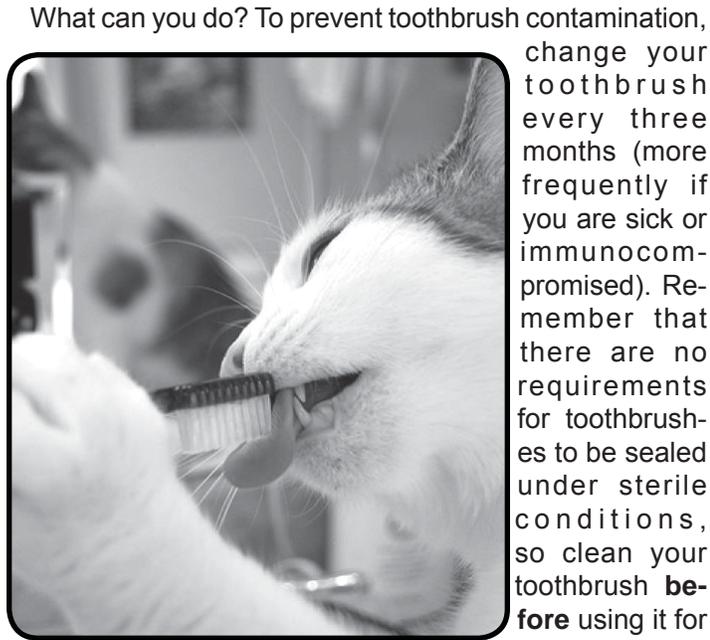
You brush your teeth every morning when you wake up and every evening before you go to bed. Most people rinse off their toothbrush after using it and store it in a community toothbrush holder on the counter next to their bathroom sink along with the rest of the housemembers' toothbrushes. But do you ever think about how clean your toothbrush is? And what happens to it when you aren't using it? Do you ever wonder what happens to that icky "bacteria and slime" that you brush off of your teeth, gums and tongue? When was the last time you cleaned or replaced your toothbrush?

Your mouth is full of thousands of bacteria and microorganisms. When you brush your teeth those bacteria and germs get onto your toothbrush and stay there. Rinsing only removes some of them. In fact, bacteria love a moist environment, so if you rinse your toothbrush and put it in a holder, chances are you are creating a breeding ground for bacteria. Especially if you put your toothbrush in a covered container which keeps it damp for a longer period of time and give bacteria a real chance to multiply.

Do you "brush where you flush?" Every toilet flush sends a spray of bacteria and virus-contaminated water droplets into the air. These germs can float around the bathroom for 2 hours or more after each flush before landing on surfaces as much as 8 foot away, such as your toothbrush sitting out on the bathroom sink. While closing the toilet lid before flushing (guys!) can cut down on the amount of germs, it doesn't eliminate them.

Dentists report microorganisms that remain on your toothbrush may include: mutans streptococcus (bacteria causing dental caries), beta-hemolytic streptococcus (bacteria causing strep throat), candida albicans (fungus

causing thrush), coliform bacteria ('bathroom bacteria' causing diarrhea), herpes simplex virus (virus causing cold sores), and much more. Surprisingly, there is still no clinical evidence that what is found on your toothbrush can make you sick unless you are already sick, receiving chemotherapy or are otherwise immunocompromised. If you just can't seem to get over that cold, it may be because your toothbrush keeps re-infecting you with the same virus until your body builds up enough immunity to fight it off.



Do you know what happens to YOUR toothbrush when no one is around?

What can you do? To prevent toothbrush contamination, change your toothbrush every three months (more frequently if you are sick or immunocompromised). Remember that there are no requirements for toothbrushes to be sealed under sterile conditions, so clean your toothbrush **before** using it for the first time. Wash your hands before you brush your teeth. Rinsing your mouth with an antibacterial mouthwash before you brush can help eliminate bacteria before they can get onto your brush. Always store your toothbrush in an area where it is free from airborne contamination yet can dry out (no bristle-only covers). It is preferable to store your toothbrush upright rather than laying down, but remember not to store it where it can touch other housemembers' toothbrushes (in the same cup with others). And disinfect your toothbrush often. There is no need to buy commercial toothbrush sanitizers. Overnight immersion in a solution of chlorhexidine gluconate (found in many mouth rinses), Listerine, or a 1-to-1 part solution of bleach and water has been found to be effective in preventing microbial contamination. The Journal of the American Dental Association has said that placing your toothbrush on the top shelf of your dishwasher is another convenient way to disinfect your toothbrush, but it may also destroy it.

Remember to see your dentist on a regular basis. BCBSM has many affordable dental coverages that are available at group, voluntary and individual levels. To im-

plement a dental plan for your company, contact TMTA's insurance agent, Dennis Campbell, at 313-550-3200 or e-mail to dennisc@rcwa.net.

October 18 – 24 is National Drug-Free Work Week

The purpose of Drug-Free Work Week is to highlight that being drug free is key to workplace safety and health and to encourage workers with alcohol and drug problems to seek help. Drug-Free Work Week is sponsored by the U.S. Department of Labor (DOL) in coordination with members of its Drug-Free Workplace Alliance

According to the DOL, 75 percent of the nation's current illegal drug users are employed and 3.1 percent say they have used illegal drugs before or during work hours. Also, 79 percent of the nation's heavy alcohol users are employed and 7.1 percent say they have consumed alcohol during the workday.

Drug-Free Work Week is a cooperative program aimed to improve productivity and reduce costs. Establishing policies, educating about the dangers of alcohol and drug use, deterring and detecting use, and urging people to seek help are smart business safety strategies.

For more information on what your company can do and to obtain employee information and training materials, visit the DOL at www.dol.gov/workingpartners and click on "Drug-Free Work Week." Suggestions range from simple to comprehensive, but all help promote safer, healthier workplaces and are wise business practices that can be implemented at any time of the year.

Another good source of information and assistance is the Substance Abuse and Mental Health Services Administration (SAMHSA). Their Division of Workplace Programs addresses primary substance abuse prevention through comprehensive drug-free and health/wellness workplace programs. By contacting their Workplace Helpline, businesses can receive technical assistance and guidance in developing and evaluating programs and policies designed to address alcohol and drug problems at work. It is staffed by trained specialists who can help with your specific company needs. Confidential free-of-charge consultations are provided on policy development, supervisor training, employee education, employee assistance programs, and drug testing. Contact them at 1-800-967-5752 or e-mail to helpline@samhsa.hhs.gov or visit their website at www.samhsa.gov.

Small Business Jobs Act 2010

On September 27, 2010, President Obama signed the Small Business Jobs Act of 2010; legislation that helps small businesses access credit so they can make new investments and create jobs. Among the many important provisions in the bill, the top twelve benefits to small businesses as reported by the White House are:

- Extension of Successful SBA Recovery Loan Provisions—Immediately Supporting Loans to Over 1,400 Small Businesses: With funds provided in the bill, SBA will begin funding new Recovery loans within a few days of the President's signature, starting with the more than 1,400 businesses that are waiting in the Recovery Loan Queue. In total, the extension of these provisions provides the capacity to support \$14 billion in loans to small businesses.

- A More Than Doubling of the Maximum Loan Size for The Largest SBA Programs: The bill will permanently raise the maximum size for SBA's two largest loan programs, increasing the maximum 7(a) and 504 loans from \$2 million to \$5 million, and the maximum 504 manufacturing related loan from \$4 million to \$5.5 million. In addition, it will temporarily increase the maximum loan size for SBA Express loans from \$350,000 to \$1 million, providing greater access to working capital loans that small businesses use to purchase new inventory and take on their next order.

- A New \$30 Billion Small Business Lending Fund: The bill would establish a new \$30 billion Small Business Lending Fund which – by providing capital to small banks with incentives to increase small business lending – could support several multiples of that amount in new credit.

- An Initiative to Strengthen Innovative State Small Business Programs—Supporting Over \$15 Billion in Lending: The bill will support at least \$15 billion in small business lending through a new State Small Business Credit Initiative, strengthening state small business programs that leverage private-sector lenders to extend additional credit.

- Eight New Small Business Tax Cuts—Effective Immediately Providing Incentives to Invest:

- Zero Taxes on Capital Gains from Key Small Business Investments: Seventy-five percent of capital gains on key small business investments this year were excluded from taxes. The Small Business Jobs Act temporarily puts in place the elimination of all capital gains taxes on these investments if held for five years. Over one million small businesses are eligible to receive investments this year that, if held for five years or longer, could be completely

excluded from any capital gains taxation.

- Extension and Expansion of Small Businesses' Ability to Immediately Expense Capital Investments:

The bill increases for 2010 and 2011 the amount of investments that businesses would be eligible to immediately write off to \$500,000, while raising the level of investments at which the write-off phases out to \$2 million. Prior to the passage of the bill, the expensing limit would have been \$250,000 this year, and only \$25,000 next year. This provision means that small businesses will be able to make new business investments today and know that they will earn a larger break on their taxes for this year.

- Extension of 50% Bonus Depreciation: The bill extends a Recovery Act provision for 50 percent "bonus depreciation" through 2010, providing 2 million businesses, large and small, with the ability to make new investments today and know they can receive a tax cut for this year by accelerating the rate at which they deduct capital expenditures.

- A New Deduction of Health Insurance Costs for Self-Employed: The bill allows 2 million self-employed to know that on their taxes for this year, they can get a deduction for the cost of health insurance for themselves and their family members in calculating their self-employment taxes.

- Tax Relief and Simplification for Cell Phone Deductions: The bill changes rules so that the use of cell phones can be deducted without burdensome extra documentation beginning on their taxes for this year.

- An Increase in the Deduction for Entrepreneurs' Start-Up Expenses: The bill temporarily increases the amount of start-up expenditures entrepreneurs can deduct from their taxes for this year from \$5,000 to \$10,000 (with a phase-out threshold of \$60,000 in expenditures).

- A Five-Year Carryback Of General Business Credits: The bill would allow certain small businesses to "carry back" their general business credits to offset five years of taxes—providing them with a break on their taxes for this year—while also allowing these credits to offset the Alternative Minimum Tax, reducing taxes for these small businesses.

- Limitations on Penalties for Errors in Tax Reporting That Disproportionately Affect Small Business: The bill would change, beginning this year, the penalty for failing to report certain tax transactions from a fixed dollar amount to a percentage of the tax benefits from the transaction.



TMTA's Newest Endorsed Provider: Staffworks Group

FLEXIBILITY. ADAPTABILITY. In these uncertain times, more and more employers are moving towards using temporary staffing as a way to add skilled and productive employees to their workforce without the worry of how long the project may last. Today over 2.2 million people nationwide work for a staffing company like Staffworks Group. Companies can get the skills they need to keep fully staffed during busy times and easily reduce the workforce without having to pay for the unemployment claims.

Staffworks is a privately held national temporary staffing organization headquartered in Lathrup Village, Michigan with over 20 years of experience. Staffworks offers corporations of all sizes a strategic partner to help fill short- and long-term workplace needs in most areas including but not limited to: skilled trades, light assembly, manufacturing, warehousing, quality control inspection, general labor and clerical.

Staffworks, takes great pride in providing superior service to their clients. A partnership with Staffworks means having a team of innovative and experienced professionals dedicated to meeting and exceeding your staffing needs. Staffworks managers and account representatives will work closely with you to fully understand your particular staffing requirements and will tailor a solution that effectively addresses those needs.

Staffworks' overall objective is to provide your company with the greatest return on your personnel investment as possible and it's what sets Staffworks apart from the pack.

Hidden Value Proposition for TMTA Member Companies:

Clearly Staffworks will be able to offer valuable assistance in filling your staffing needs as they arise. You get the help without adding to your staff headcount. Staffworks employs the individual(s) and handles all the related employee issues as the actual employer. It is an opportunity to have a "probationary period" with the new worker without the usual headaches.

Now for the hidden value: as every employer knows, this year's unemployment benefits (paid to your former staff members) are the next year's unemployment insurance premium you have to pay. So when you identify the need to reduce your staff you should immediately contact Staffworks and give them the details. After all they are in the business of placing people and may just have a spot right out of the gate for your former employee(s). If that is the case then there is no unemployment claim to make or benefit to pay and you don't have that additional premium to look forward to next year. Even if they can't place the former employee immediately, it is highly likely they will be able to do so in the near term and thus limit the unemployed period and the corresponding benefit payments. That procedure won't cost you anything but the time it takes to place the call and provide the information to Staffworks. We suspect that your former employee will view it positively as well and be grateful that you are doing your best to keep them working even if not for you.

Think about it, it is at once a prudent direction for your company and a genuine assistance to the departing employee. Two winners in a single move—not bad at all!

If you are interested in a free consultation to assess your staffing needs and how Staffworks can help save you time and money, please contact Bill Brann at 877-304-9690.



TMTA will, from time-to-time, feature a member company so that the membership gets to know a little more about each other. This month we are featuring:

Classic Metal Roofing Systems of Piqua, OH.

Anyone who has ever owned a home or commercial building knows that one of the most vulnerable spots of a building is its roofing system. The roof of any building provides its first line and ultimate defense against the elements. It protects against rain, snow, ice, sun, and wind. A secure and high integrity roof system protects the other elements of a building's construction, ensuring their long term life and functionality. Once a roof starts to break down though, due to age, damage, or poor workmanship, the entire structure can be jeopardized. And, unfortunately, once moisture enters a structure, there is a high chance of mold and other issues being not far behind.

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(Featured Members continued from Page 5)

Additionally, in recent years, there has been increased focus on how a good and well designed roofing system can help to keep a building cooler during summer months. Keeping a building naturally cooler means lower cooling costs and lower energy use. In fact, our nation’s secretary of energy has recommended the use of “cool” roofing systems. Additionally, there is a federal tax credit encouraging the use of certain cool roof technologies and there may be state and utility company incentives as well.

While a roof provides protection and can provide energy efficiency, it also provides a large area for gathering the sun’s energy. Many quality roof systems today allow for the easy installation of photovoltaic panels for solar collection and, in some cases, the roofs have integrated solar collection as part of the roof system itself.

One type of roofing that has gained market share in recent years because of its ability to provide protection and energy savings is metal roofing. In fact, industry studies show that metal’s share of the roofing market has gone from 2% to 10% in the past ten years. This is huge growth and, because most of these products are domestically produced of U.S. materials, it is positive for our nation’s economy as well.

Metal roofing systems are known for their resistance to the types of degradation that attack most other roofing materials. Whereas other materials begin to break down from the moment of installation and start a process of becoming brittle or soft or cracked or curled, metal maintains long life and beauty. This provides protection against things like curled edges, loose panels, brittle areas, and wind damage. Protection against these things results in a roof system that lasts and maintains a “new” look. The paint systems used on today’s quality metal roofs also resist fading and chalking and are more resistant to streaking and staining from roof algae than are other roofing materials.

Additionally, many metal roofs have reflective or “cool” coatings that stay naturally cooler even in hot weather, reflecting the sun’s rays and keeping them out of the attic and living space. Metal roof systems also work well with various ventilation products, further enhancing energy efficiency. And, for remodeling projects, the low weight and interlocking panels of most metal roofs encourage installation over existing roofs.

TMTA member Classic Metal Roofing Systems of Piqua, Ohio is one of our nation’s leading and most experienced manufacturers of metal roofing. They place great emphasis on helping property owners evaluate their roofing needs and find a solution that is best for them and

their building.

For more information on metal roofing, the following websites are recommended: www.asktoddmiller.com, www.classicroof.com, www.kasselandirons.com, and www.metalroofing.com.

INFLATION TALK

CPI-W Urban Wage Earners and Clerical Workers

Month	82–84	1967	57–59
Aug 2010	214.205	638.052	742.05*
July	213.898	637.138	740.98*
June	213.839	636.962	740.78*
May	214.124	637.809	741.77*
Apr	213.958	637.316	741.19*
Mar	213.525	636.025	739.69*
Feb	212.544	633.105	736.29*
Jan	212.568	633.176	736.38*

CPI-U All Urban Consumers

Month	82–84	1967	57–59
Aug 2010	218.312	653.966	760.55*
July	218.011	653.066	759.50*
June	217.965	652.926	759.34*
May	218.178	653.564	760.08*
Apr	218.009	653.059	759.49*
Mar	217.631	651.925	758.18*
Feb	216.741	649.259	755.08*
Jan	216.687	649.098	754.89*

Note: August 2010 CPI-W represents a 1.4% increase from one year ago; CPI-U a 1.1% 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

(Rob's Roost continued from Page 1)

had a total of 159 sitting members as co-sponsors (113 Democrats and 46 Republicans).

One would be remiss in failing to mention and recognize efforts of Rep. Sander Levin (D-12th) Michigan the Chair of the Ways and Means Committee in the House who worked tirelessly marshalling the Bill through the Committee. We thank Rep. Levin for his leadership and commitment. Ranking member of the Ways and Means Committee Rep. Dave Camp (R-4th) Michigan supported the effort and we thank him as well.

Let me not fail to make mention of former Rep. Duncan Hunter of California (now retired) who, with Rep. Tim Ryan, was the one of two original co-sponsors that came up with what is now H.R. 2378, I believe in the 109th Congress. We are currently in the second session of the 111th Congress. Hunter and Ryan together led the way in recognizing the need for and moving toward a solution to the results of continued currency misalignment or manipulation as it is popularly called. You have our gratitude!

The Fair Currency Coalition and Charles Blum in particular, took a leading roll in the long and ongoing effort to address the problem. The Coalition consists of some 57 U.S. trade associations, 17 U.S. labor unions and 220 individual U.S. companies. That leadership will no doubt continue as the Bill now moves to the Senate for consideration. The TMTA will continue its efforts in the Senate and build on what is already considerable support for a remedy to this problem that has done and continues to do serious damage to manufacturing and jobs in America.

H.R. 2378, should it become law, would under certain circumstances, make currency undervaluation actionable as a prohibited foreign export subsidy under U.S. countervailing duty law.

Pay for your past bills

A customer sent an order to a distributor for a large amount of goods totaling a great deal of money.

The distributor noticed that the previous bill hadn't been paid. The collections manager left a voice-mail for them saying, "We can't ship your new order until you pay for the last one."

The next day the collections manager received a collect phone call, "Please cancel the order. We can't wait that long."

**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:

John Young 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 for Benefits coverages:

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

SVS Vision

(Safety & Vision programs)

Provider contact:

Monica Dya 800-611-3683 or www.svsvision.com

Schena Roofing & Sheet Metal Co., Inc.

(Commercial/industrial roofing contractor)

Provider contact:

586-949-4777

Staffworks Group

(Staffing needs)

Provider contact:

Bill Brann 877-304-9690

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 Gives Special Thanks To Our Longtime Members

Once a year, we like to acknowledge and thank our long-standing members for their support and participation in the TMTA and its programs:

- Springfield Tool & Die, Inc. of Greenville, SC – member since 1949;
- Buckingham Tool Corporation of Livonia, MI – member since 1951;
- Paramount Precision Products of Oak Park, MI – member since 1952;
- Republic Die & Tool Company of Belleville, MI – member since 1959;
- ThyssenKrupp System Engineering of Auburn Hills, MI – member since 1959;
- Composite Forgings Ltd. of Detroit, MI – member since 1961;
- Atlas Tool, Inc. of Roseville, MI – member since 1962;
- Hydro-Craft Inc. of Rochester Hills, MI – member since 1964;
- Metro Machine Works of Romulus, MI – member since 1969;
- Universal Cutting Tools Inc. of Warren, MI – member since 1971;
- Maro Precision Tool Co. of Livonia, MI – member since 1972;
- JPT – Joint Production Technology, Inc. of Macomb, MI – member since 1972;
- Hydra Lock Corporation of Mt. Clemens, MI – member since 1972;
- Conner Engineering Inc. of Clinton Twp., MI – member since 1972;
- Schwartz Machine Company of Warren, MI – member since 1973;
- Easom Automated Systems, Inc. of Madison Hts., MI – member since 1973;
- Dependable Gage & Tool Co. of Oak Park, MI – member since 1973;
- Hancock Enterprises of Taylor, MI – member since 1973;
- Future Products Tool Corp. of Clawson, MI – member since 1974;
- A.G. Davis/AA Gage & Engineering of Sterling Hts., MI – member since 1974;
- Tuff Machine Company of Warren, MI – member since 1975;
- Grosse Tool & Machine Co. of Warren, MI – member since 1976;
- LaRose Ind. (McAllen Metal Stamping) of McAllen, TX – member since 1976;
- East-Lind Heat Treat Inc. of Madison Hts., MI – member since 1976;
- Superior Cam, Inc. of Madison Hts., MI – member since 1976; and
- Metal Punch Corporation of Cadillac, MI – member since 1976.

TMTA's sincerest thanks and appreciation to these long-standing members for their continued loyalty through the years!

TMTA MARKETPLACE

Personnel Available:

Aerospace Engineer seeks challenging position utilizing full potential in both theoretical and practical applications.

Resume #100901.



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

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