

tmta talk

A publication of the Tooling, Manufacturing & Technologies Association



FROM ROB'S ROOST
By ROB DUMONT
PRESIDENT & CEO

Onward To 2011

Our recent Health Care Seminar here at the TMTA did not draw large numbers in terms of attendance but that did not diminish the importance of the information presented or the opportunity for questions and answers. Feedback from those who did attend was very positive. The availability of expertise relative to coming changes not only in Blue Cross Blue Shield offerings but also with respect to the new health care legislation and its potential impact was truly an opportunity not to be missed.

The elections are over and the really good news is that we will no longer this year be subjected to the nasty onslaught of advertising of questionable value and worth! I hope that you, as I did, exercised your right to vote. That is a right that is not universally enjoyed and should not be taken lightly. Like any 'muscle', that you fail to exercise it becomes weakened by nonuse. Voter turnout was nothing to be proud of given the importance of the elections.

As all now know there will be numerically substantial changes in the tenants occupying space on Capital Hill in Washington. That means we have to become known to and familiar with the newcomers to ensure that our message is not only heard but understood and appreciated.



I have, more than once recently, heard that the electorate should throw members of Congress out for not doing the job. It is now quite clear that many in the electorate did just that. Now it falls to us to require more from those new

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Happy Thanksgiving!

tmta Calendar of Events

November 2010

11	Veterans Day Federal Holiday TMTA Offices Open
25-26	Thanksgiving Holiday TMTA Offices Closed Happy Thanksgiving!

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



TMTA Association Sponsored Group Through BCBSM

Enclosed with this edition of TMTA Talk is a flyer in regards to the TMTA Association Sponsored Group through BCBSM and BCN. This is an important Association program in which to participate as a TMTA member. There is no cost to you, it doesn't impact your agent's commission, and at the same time the Association receives remuneration from BCBSM.

By signing up for this **free service**, your company receives the advantage of working with TMTA directly for your BCBSM needs and you also gain access to the new association-ONLY plans available from BCBS and BCN effective January 1, 2011.

It's easy to join. Simply call TMTA for a "Member in Good Standing" letter then submit the letter to your agent of record with a request to join the TMTA Association Sponsored Group. You will notice that future correspondence from BCBSM/BCN will show 'TMTA' in front of your company name.

If you have any questions about how TMTA can help with your health insurance needs or the TMTA Association Sponsored Group Program, please contact Elaine at 248-488-0300, ext. 1309 or e-mail to elaine@thetmta.com.

This is an excellent way for your company to show its commitment to the TMTA and our many member benefit programs.

Flu Season Is Here

It's that time of the year again. Flu season. While contagious viruses are active year-round, fall and winter are when we're most vulnerable to them. This is due largely to the fact that people spend more time indoors with others when the weather gets colder. Even so, there are some ways you can protect yourself from getting sick.

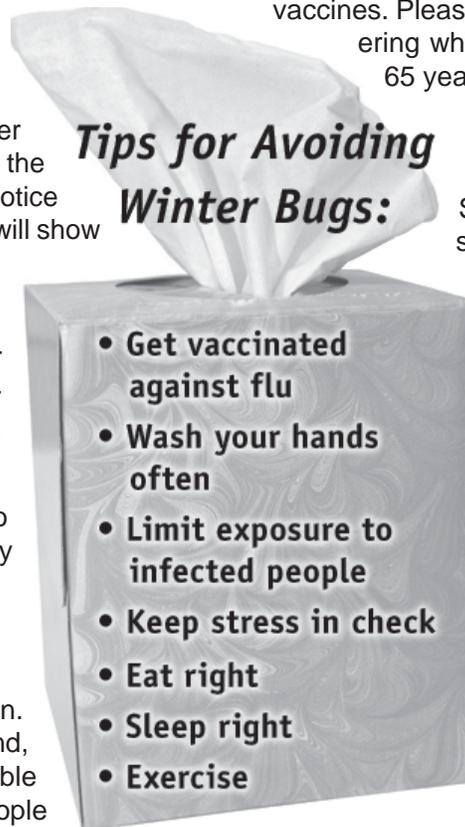
The single best way to prevent seasonal flu is to get an annual flu shot. Each year the vaccine is reformulated to target the specific kind of virus prevalent at the time, so a new flu shot is needed every year. This year's seasonal

flu vaccine protects against three strains of influenza: influenza A or the H3N2 virus, influenza B, and the 2009 H1N1 virus. The best time to receive your flu vaccination is from October through November, although getting it in December or January is not too late.

A vaccine specifically for people 65 years and older is available this year. Fluzone High-Dose vaccine contains 4 times the amount of antigen (the part of the vaccine that prompts the body to make antibodies) as contained in regular flu shots. The additional antigen is intended to create a stronger immune response. Human immune defenses become weaker with age, which places older people at greater risk of severe illness from influenza. Also, aging decreases the body's ability to have a good immune response after receiving an influenza vaccine. The higher dose of antigen in the Fluzone High-Dose vaccine is supposed to give older people a better immune response and therefore better protection against the flu. Whether this is true has not yet been determined and there is an ongoing study to be completed in 2012 to determine the effectiveness of the Fluzone High-Dose vaccines. Please keep this in mind when considering which flu shot to receive if you are 65 years of age or older.

Other prevention tips include:

Wash your hands often. Scrubbing your hands for 15-20 seconds using soap and warm water is the best method. An alcohol-based hand sanitizer may be used if soap and water are not available. Drying hands with a paper towel is the best method as a recent study has shown that warm air dryers can actually increase the number of bacteria on the hands. If you are washing your hands in a community bathroom, use a paper towel to turn off the water faucet and to open the door when exiting to avoid recontaminating your hands from those who don't wash or who wash improperly.



Limit your exposure to infected people. Flu and other infections generally are spread by coughing, sneezing, or talking near an infected person as well as by touching something with the flu virus on it and then touching your mouth or nose. The influenza virus can survive on surfaces and infect a person for 2 to 8 hours after being deposited on the surface.

Practice healthy habits. Eat a balanced diet and stay hydrated. Get enough sleep. Exercise can help the immune system better fight off germs. Keep your stress level in check.

And if you think you are sick, STAY HOME. When you have the flu you can infect others beginning 1 day before symptoms develop and up to 5 days after becoming sick. Stay home until at least 24 hours after you are no longer running a fever or have signs of a fever. Cover your mouth and nose with a tissue when coughing or sneezing and immediately dispose of the tissue into the trash.

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

Employers that provide prescription drug coverage to either active employees or retirees eligible for Medicare (part A or B) are required by law to provide to those employees a Notice of Creditable (or Non-Creditable) Coverage no later than November 14th of each year.

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.

BCBSM and BCN have 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.

Report Social Security Numbers

Beginning January 1, 2011, the Centers for Medicare & Medicaid Services Section 111 mandate will require that BCBSM report Social Security or health insurance claim numbers for all actively employed subscribers and members (spouses and dependents) who are 45 years of age or older, instead of 55 or older.

BCBSM may send your group a letter requesting this information if it is not already on record. Failure to provide this information will result in cancellation of those members listed. Legislation for noncompliance with the mandate states \$1,000 will be charged each day for each individual not reported. If the Blues is required to pay penalties, they will seek reimbursement from the group pursuant to their group contract or agreement.

OSHA's Top 10 Most Cited Violations List

OSHA revealed their top 10 most cited violations for fiscal year 2010. OSHA made approximately 94,000 citations and the top 10 violations list represents between 48 and 49 percent of total violations issued.

OSHA's top 10 most cited violations for 2010 are:

- Scaffolding, General - 8,371 violations
- Fall Protection – 7,559 violations
- Hazard Communication – 6,633 violations
- Respiratory Protection – 3,932 violations
- Ladders – 3,820 violations
- Lockout/Tagout – 3,521 violations
- Electrical – Wiring Methods – 3,381 violations
- Powered Industrial Trucks – 3,224 violations
- Electrical – General – 2,770 violations
- Machine Guarding – 2,556 violations

OSHA's 10 most cited "willful violations" for 2010 are:

- Requirements for Protective Systems
- Fall Protection
- Scaffolding
- Specific Excavation Requirements
- Permit Required Confined Space
- Lockout/Tagout
- Personal Protective Equipment
- Process Safety Management
- Machine Guarding
- Asbestos

The Bureau of Labor Statistics (BLS) announced that nonfatal workplace injuries and illnesses among private industry employers declined in 2009 to a rate of 3.6 cases per 100 equivalent full-time workers, down from a total case rate of 3.9 in 2008. The manufacturing industry sector reported the largest year-to-year decline in injuries and illnesses since NAICS was introduced in 2003 falling by 23 percent (161,100 cases) from 2008 to 2009. The drop in cases reported in this sector represents nearly 39 percent of the total private industry decline in injuries and illnesses in 2009.

The BLS National Census of Fatal Occupational Injuries shows a decline in workplace fatalities in 2009 of 17 percent compared to 2008. In 2009, 4,340 workers died from work-related injuries compared to 5,214 in 2008. BLS attributed much of the drop to economic factors, a trend that began in 2007. Transportation injuries, the number one workplace killer, accounted for nearly two-fifths of all fatal injuries in 2009, falling 21 percent from the 2,130 deaths reported in 2008.

2011 Annual Retirement Plan Limits Announced

Each year the IRS releases the cost-of-living dollar limits as they relate to qualified retirement plans. The limitations will remain unchanged for 2011 for the same reason that Social Security remains the same (see next article for an explanation).

Employee Pre-Tax Contribution Limit:

The maximum amount your employees can defer pre-tax in 401(k), 403(b) and 457 employee contributions (402(g) limit):

2010 - \$16,500 2011 - \$16,500

The maximum employee contribution to a Simple Plan (408(p)(2)(E) limit):

2010 - \$11,500 2011 - \$11,500

Catch-Up Contribution Limits:

The maximum additional contribution that employees age 50 and over may contribute after reaching the 401(k) annual contribution limit (414(v)(2)(B)(i) limit):

2010 - \$5,500 2011 - \$5,500

The maximum additional contribution that employees age 50 and over may contribute after reaching the Simple Plan limit (401(k)(11) or 408(p) limit):

2010 - \$2,500 2011 - \$2,500

Annual Compensation Limit:

The maximum compensation that can be counted for all compliance testing and contribution allocation purposes (401(a)(17), 404(l), 408(k)(3)(C), and 408(k)(6)(D)(ii) limit):

2010 - \$245,000 2011 - \$245,000

Defined Contribution 415 Limit:

The maximum dollar amount that an employee can have contributed to all qualified plans in both employee or employer contributions and forfeiture allocations (415(c)(1)(A) limit):

2010 - \$49,000 2011 - \$49,000

Highly Compensated Employee Limit:

The threshold limit for defining who is a Highly Compensated employee as defined by IRS regulations (414(q)(1)(B) limit):

2010 - \$110,000 2011 - \$110,000

Freedom One is the TMTA endorsed service provider for member 401(k) retirement plans. Contact John Young at (248) 620-8100 for more information.

Social Security Benefits Remain Same For 2011

There will be no increase in Social Security (SS) benefits again for 2011. 2010 was the first year without an increase since automatic adjustments for inflation started in 1975. How did this happen?

Federal law requires the Social Security Administration (SSA) to base annual payment increases on the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), which measures inflation. Officials compare inflation in the third quarter (Q3) of each year with the highest previous Q3 average. If inflation increases, SS recipients receive higher payments starting the following January. If inflation is negative, the payments stay the same.

In 2007, the Q3 average of CPI-W was 203.596 and in 2008 the Q3 average was 215.495. That gave SS recipients a 5.8% increase for 2009, the largest increase in 27 years. The 2008 increased Q3 CPI-W average was due mainly to the spike in energy prices in 2008. But energy prices quickly dropped. For example, a gallon of gasoline averaged \$4.00 per gallon in the summer of 2008 and today it averages \$2.70 per gallon. This resulted in lower Q3 CPI-W figures in 2009 and 2010 resulting in no change in SS benefits. SS recipients received an increase in 2009 that was far larger than actual inflation and they won't receive another increase until inflation exceeds the level measured in 2008. The SSA projects that will happen next year resulting in a small increase in benefits for 2012.

The amount of earnings subject to taxation under FICA and SECA, the wage base, also will remain at the current level of \$106,800 for 2011. Under the Act, the wage base can be increased only if there has been a benefit increase due to a cost-of-living adjustment. The \$106,800 earnings base for 2011 applies only to the 6.2% OASDI portion of the Social Security tax. There is no limit on the amount of earnings subject to the 1.45% Medicare portion of the tax.

We Have What You Need

Do you need a copy of the BCBSM medical reimbursement claim form? The Ameritas dental enrollment form? The Reliance disability claim form? Do you need a copy of the required Federal Family and Medical Leave Act Poster? Need to know about the Health Care Act?

The TMTA has listings for federal and state required posters, insurance forms, COBRA information, tax/social security/mileage limits and even a link to the OSHA chemical information database listed on our website so that the information you need now is at your fingertips now.

Visit www.thetmta.com and mouse over the 'Information/Networking' tab along the top, then select 'Company Forms & Information' from the fly-out menu.

Required Minimum Distributions Are Back For 2010

Required minimum distributions (RMDs) are back this year after a break from Congress in 2009 that was intended to give accounts some time to bounce back from the lows of the recession. Most people aged 70-1/2 or more have to take their distributions by December 31, 2010, with one exception. If you turned 70-1/2 this year (2010) you can defer your first RMD until April 1, 2011. Just remember that if you defer your payment until next year, you'll still have to take another by the end of that year (two total).

Distributions are calculated by IRS rules, so you have to adhere to an exact formula. Basically your 2010 distribution is based on your account's value on December 31, 2009 divided by one of three IRS tables based on what the IRS has determined is your life expectancy factor (Appendix C of IRS Publication 590). If you have several IRAs, you must calculate your RMD separately for each, however, you can aggregate the total RMD amounts and take a distribution from one or more of the IRAs. You must take RMDs from IRAs and employer plans independently. You cannot aggregate the RMDs and take a distribution from only one account type. Your retirement advisor or plan administrator can help you to determine the amount of your RMD.

The RMD money is taxed as ordinary income because you received a tax deduction when you contributed it. If you fail to take your RMD for a given year, the IRS imposes a 50% penalty tax on the amount you should have received so make sure to check with your retirement sponsor or the IRS if you need any assistance in getting it right!

Freedom One Financial Group is TMTA's endorsed provider for retirement plans. If you need help with your company's retirement plan, contact John Young at 248-620-8100.

IRS Announces W-2 Relief

The IRS announced that it will defer the new requirement for employers to report the cost of coverage under an employer-sponsored group health plan on their employees' W-2 forms, making that reporting by employers optional in 2011. Included in the Health Care Act passed by Congress in March of this year, the new reporting request is intended to be informational only and to provide employees with

greater transparency into overall health care costs.

The IRS also issued a draft form W-2 that includes the codes that employers may use to report the cost of coverage under an employer-sponsored group health plan. The Treasury Department and the IRS determined that this relief is necessary to provide employers the time they need to make changes to their payroll systems or procedures in preparation for complying with the new reporting requirement. The IRS says they will be publishing guidance on the new requirements later this year.

For more information and to view the draft form W-2, visit the IRS's website at www.irs.gov.

Why Should You Get a Competitive Business Insurance Quote?

The changes in our economic climate have affected every business in one way or another. Many of us have had a tough few years and have had to downsize. Others have benefited as their competitors closed up shop and their sales increased. As our economy continues to transform, have you adjusted your business insurance? Could you be over-insured, or perhaps, be at risk as you've grown operations without expanding coverage?

The start of the New Year is only weeks away. As you forecast company sales, payrolls, capital improvements, processes and create strategic plans, do not ignore reviewing your business insurance policies.

An annual assessment of your policies ensures that you have the appropriate coverage(s) and limits, and takes into account any new policy enhancements—which change yearly with many insurance companies. The current financial ratings of your insurance company should also be considered for peace of mind. Most important, premiums are adjusted according to current market conditions—which oftentimes will save you money.

Other benefits of evaluating your insurance include employee safety and workers compensation classifications can also be reviewed for correct alignment. The beginning of the year is an excellent time to set a new direction in the Safety Committee meetings.

To receive a competitive no-obligation insurance quotation and learn about the TMTA Harleysville Insurance Program, please contact Jay Poplawski at the Ralph C. Wilson Insurance Agency 800-638-1174 or e-mail to jayp@rcwa.net.

Selecting an insurance carrier that is financially secure is one of the most important factors when considering insurance quotes. The ability for an insurance company to meet its claim obligations, the services they provide and the financial condition of their balance sheet should also be critical in your decision making process. Don't just assume your current insurance carrier is the best choice for you just because they were last year. You owe it to your business to check out your options before choosing an insurance carrier and review your types of coverages. This goes the same for property & casualty, workers compensation, health insurance, life insurance and more. The TMTA provides a list of 'endorsed providers' that we feel stand up to the quality and pricing our members are looking for. As a TMTA member, one of the quotes you receive for a service should be from a company on our list.

Harleysville Insurance is a leading super-regional provider of insurance products and services for small and mid-sized businesses, as well as for individuals, and ranks among the top 70 U.S. property/casualty insurance groups based on net written premiums. As a Trusted Choice® company partner, Harleysville distributes its products exclusively through a network of independent agents across 32 states. Harleysville is ranked #7 in the most recent Information Week 500's annual list of the most innovative information technology organizations in the U.S., and Harleysville has been included on the list for the last 4 years.

Earlier this year, A.M. Best Company upgraded the financial strength ratings of Harleysville's property and casualty operations from A- to A and Harleysville Life Insurance Co. from B++ to A-. A.M. Best noted Harleysville's focus on underwriting discipline, growing use of sophisticated predictive analytic modeling tools, prudent management of catastrophe exposures, well established agency relationships, strong name recognition and stable market presence as contributing drivers to the group's improvement in earnings and overall capitalization levels. Where does your current insurance carrier stand in the ratings?

Harleysville's commercial lines have an 80% policy retention and their personal lines have an 85% retention level. The company operates through 4 regional offices and 14 branch offices, including 2 in Michigan (one of them is located in Livonia). They have consolidated assets of \$4.0 billion and net written premiums of \$1.1 billion. Their broad geographic base enables them to spread exposure to risks over a wider area than small insurance companies or those companies that operate in only one state.

While Harleysville is large enough to spread out risk among their insurers, that doesn't mean they lack the

superior customer service all clients yearn for. The Harleysville risk control group stands ready to answer your questions and provide any claims assistance you may need. Also, because of their size, Harleysville is able to help your company with a list of 'value-added' services from preferred pricing on background checks for new employees, to an on-site wellness coaching team to reduce

INFLATION TALK

CPI-W Urban Wage Earners and Clerical Workers

Month	82-84	1967	57-59
Sept 2010	214.306	638.353	742.40*
Aug	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*

CPI-U All Urban Consumers

Month	82-84	1967	57-59
Sept 2010	218.439	654.346	760.99*
Aug	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*

Note: September 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

health risks in your employee population, to a hotline staffed by attorneys with practical advice for managing workplace offenses, and more.

Harleysville has put their expert knowledge together to offer the Harleysville CustomPakSM, a special ISO-based hybrid product combining the flexibility of a commercial package policy with the broad, built-in protection of a business owners policy **designed specifically and exclusively for TMTA members.**

Visit the TMTA website for information on this special insurance coverage package at www.thetmta.com, then call Jay for a free, no-obligation quote at 1-800-638-1174.

(Rob's Roost continued from Page 1)

to the Hill as well as those who survived the 'purge' and to direct them toward arriving at solutions while avoiding patent partisanship. After all, they are in our employ and they are there to serve us so we need to ensure they are well informed of our issues, recognize solutions and achieve results. That requires personal contact with legislators and staff and I will undertake that effort forthwith. Any reading this that care to participate, know you are welcome to do so; contact me so we can coordinate calendars and efforts.

The currency legislation that we have been working on for so long has passed the House and now must get through the Senate. Known as the most deliberative body there is, the Senate will be my next stop in D.C. I will be there for a full week this month together with a number of other organizations interested in currency reform. The "lame duck" session of Congress is quite possibly an opportune time to move the legislation and hopefully get it to the desk of the President for signature.

Thanksgiving is in the wings (no pun intended) and I hope that everyone has a safe and happy time wherever you are to celebrate that wonderful family time of year.

Two Surveys Enclosed

Two surveys are enclosed with this issue of TMTA Talk. One is the **Annual Christmas/New Year's Holiday Schedule Survey** and the second is the **First/Second Quarter 2011 Business Trends Survey.**

Please take a few moments to complete and fax them back to TMTA at 248-488-0500 by Tuesday, November 30th.

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 Dyja 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.

FEATURED TMTA MEMBERS

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:

Temperform Corporation of Novi, MI

Temperform Corporation is a family-owned foundry located in Novi, Michigan, employing approximately 80 people. It was established in 1970 on the premise that there existed a demand for high-quality stainless steel and low alloy steel castings for use in corrosion, abrasion, and high-temperature environments. Success in the marketplace under the guidance of AJ Bartoletto has been dependent on the company's ability to maintain high standards of quality, service, and professionalism to its customers. Temperform's major strengths are in the application of professional engineering and metallurgical techniques; from reverse engineering to design recommendations for components subjected to severe environments.



Design capabilities include the company's engineering expertise, solidification modeling with supporting CAD and



CMM software in the Product Assurance Department and a full service integrated pattern shop. Temperform produces stainless steel for high heat applications, white irons for high wear applications, sophisticated super alloys for isothermal forging die castings, and carbon and low alloy steels for less severe applications. Utilizing its five induction furnaces, Temperform Corporation is capable of pouring up to 8600 lbs. using teapot and bottom pour ladles for quality castings. Temperform Corporation has maintained an ISO 9002 certification through NQS Registrar for seven years.

Temperform Corporation has been a TMTA member since 1980. Visit their website at www.temperform.com for more information on their capabilities and/or to request a quote.



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and Marketplace items is the 15th of each month.
Send/Fax to TMTA, Attention: TMTA Talk Editor.