

tmta talk

A publication of the Tooling, Manufacturing & Technologies Association



FROM ROB'S ROOST
By ROB DUMONT
PRESIDENT & CEO

It Is About the Economy

I for one welcome the advent of cooler weather and hope that with it we will see some cooler heads in the nation's capital. A deal has been struck relative to the Debt Ceiling and we can only hope that the mandated spending cuts can be agreed upon because no one has any realistic idea of what will transpire if they become "automatic" by virtue of a failure of the alleged super committee in Congress.

In September of 2010 the House of Representatives, by a bipartisan margin of 348 to 79 passed the Currency Reform and Fair Trade Act. That legislation had the support of 178 original cosponsors. As you all know, unfortunately the Senate didn't get to address the matter in time and as a result it died with the

beginning of the 112th Congress.

Speed ahead 8 months to September 2011: H.R. 639 the Currency and Fair Trade Act of 2011 now has 201 cosponsors from both parties. Undoubtedly members are keenly aware that at the next election in November 2012 it will be about the economy and without question about jobs!

The Bill removes any doubt that under U.S. trade law foreign currency undervalua-

tion amounts to an export subsidy. Trade laws in place today allow the Department of Commerce to impose countervailing duties and, where appropriate, anti-dumping duties in response to foreign subsidies that are unfair. The truth is that the U.S. Department of Commerce has consistently failed to act. Hopefully Representative Dave Camp (R-4th, MI) Chairman of the Ways and

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tmta Calendar of Events

September 2011

21	TMTA Board of Directors meets at TMTA offices
23	Autumnal Equinox First Day of Fall

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



Another National Prescription Drug Take Back Day Scheduled

The Drug Enforcement Agency (DEA) has scheduled another National Prescription Drug Take Back Day on Saturday, October 29, 2011 from 10:00 am – 2:00 pm to provide a venue for persons who want to dispose of unwanted and unused prescription drugs. This service is free and anonymous with no questions asked.

Americans participating in the DEA's second National Prescription Drug Take Back event on April 30, 2011 turned in more than 188 tons of unwanted or expired medications for safe and proper disposal at the 5,361 take-back sites that were available in all 50 states. This was 55% more than the public brought in during September 2010's event.

Prescription drugs are being misused and abused at alarming rates throughout the U.S. The 2009 National Survey on Drug Use and Health showed that more Americans currently abuse prescription drugs than the number of those using cocaine, hallucinogens and heroin combined; and the CDC reports that opioid painkillers now cause more drug overdose deaths than cocaine and heroin combined.

Medicines that languish in home cabinets are highly susceptible to diversion, misuse and abuse. Studies have shown that teens who abuse prescription drugs often obtain them from family and friends, including the home medicine cabinet. According to IMS Health, the top prescription drug sold in the U.S. since 2005 is hydrocodone with acetaminophen (vicodin) with more than 130 million prescriptions written last year. The U.S. used 99% of the global supply of hydrocodone in that time.

National Prescription Drug Take Back Day addresses a vital public safety and public health issue. While the DEA is working on establishing a permanent process for people to safely dispose of their prescription drugs, they will continue to hold nationwide take-back events every six months. Check with local authorities for a collection site near you.



New Due Date for Certification of Creditable (or Non-Creditable) Coverage is no later than October 15, 2011

Each year the Medicare Modernization Act requires employers that provide prescription drug coverage to either active employees or retirees eligible for Medicare (part A or B) to provide to these employees (and their dependents) a Notice of Creditable (or Non-Creditable) Coverage. This year, the notice date has been moved up from November 14th to October 14th due to the Affordable Care Act.

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.

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.

BCBSM/BCN has determined whether each of their standard drug plans meets the creditable coverage standard. You can obtain this information from either BCBSM 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 or the TMTA website at www.thetmta.com (go to the 'Company Forms & Information' page located under the Information/Networking tab).

If you need further assistance, contact TMTA's insurance agent, Bill Percha, at (586) 904-9700 or e-mail to billp@rcwa.net.

What Types of Things Can I Do When I Register for Member Secured Services at BCBSM.com?

When you register for Member Secured Services, you can access a wealth of information. Services include:

- Verify your eligibility;
- Request additional ID cards;
- Check your copayment and deductible balances;
- View your claims and Explanation of Benefit Payments statements;
- Take your own personal health assessment;
- Check out provider quality and cost tools using Healthcare AdvisorSM powered by WebMDTM;
- Access online tools that can help you improve your health;
- And more!

To access your Member Secured Services, just go to www.bcbsm.com and follow the instructions to register as a member.

TMTA Association Sponsored Group Through BCBSM

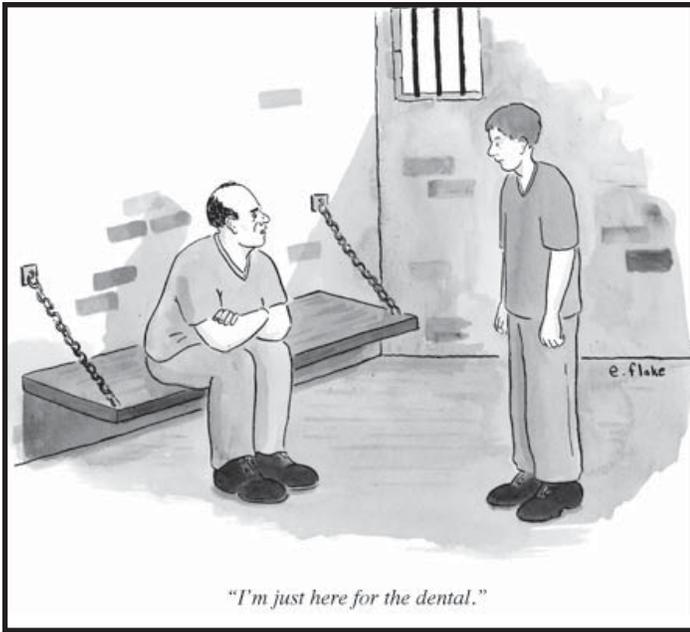
Are you a member of the TMTA Association Sponsored Group through BCBSM and BCN? This is an important Association program in which to participate as a TMTA member. There is no cost to you, it doesn't impact your agent's commission, and at the same time the Association receives remuneration from BCBSM.

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 association-only plans available from BCBS and BCN.

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.



Blue Dental Connection Can Help You Create a Healthier, Happier Workforce

Partnering with the right insurance company for both medical and dental coverage can mean healthier, happier employees and a discount for your company.

Research shows a link between dental health and many medical conditions, including heart disease, stroke and diabetes. Your dentist can be the first health care provider to identify signs of a serious health problem. Blue DentalSM plans now include Blue Dental Connection — a free, proactive dental wellness program that can help protect your employees from head to toe.

Through the BCBSM Dental Wellness Center, members can find educational information, take a risk assessment, find a dentist within their network, ask a dentist questions, and more.

Plus, when you add dental benefits to your existing medical benefits under BCBSM, your company receives a discount on premiums under Advantage Pricing.

There are several plans to choose from to fit every budget and stage of your business, including voluntary programs at no cost to you.

To find a plan that's right for you, contact TMTA's preferred agent, Bill Percha, at (586) 904-9700.

Final Rule for Posting NLRB Rights Notice

On August 30, 2011, the National Labor Relations Board (NLRB) announced final regulations requiring most private employers covered by the National Labor Relations Act (NLRA) to post a notice informing employees of their rights under the Act and about Board enforcement of those rights.

The notice must be posted by November 14, 2011 by both unionized and non-unionized employers and, according to the NLRB, it is intended “to increase knowledge of the NLRA among employees, to better enable the exercise of rights under the statute, and to promote statutory compliance by employers and unions.” The notice contains an extensive set of employee rights under the NLRA including:

- To organize a union to negotiate with the employer on wages, hours and other terms and conditions of employment;
- To form, join, or assist a union;
- To bargain collectively through employee-chosen representatives for a contract setting wages, hours, benefits, and other working conditions;
- To discuss wages and benefits and other terms and conditions of employment or union organizing co-workers or a union;
- To act with one or more co-workers to improve working conditions by, among other things, raising work-related complaints to employers or a government agency;
- To strike and picket; and
- To refrain from engaging in any of these activities.

The posted notice must be at least 11 x 17 inches in size, displayed in a conspicuous place, and the employer must ensure that it is not altered, defaced, or rendered unreadable. Employers who customarily communicate personnel rules or policies electronically must also post the notice on their internet or intranet sites. When 20% or more of the workforce is not proficient in English, the employer must provide a copy of the notice in the language the employees speak.

The NLRB will provide free copies of the notice in a number of languages. Employers can download a copy from the NLRB website or request a free copy from regional Board offices starting November 1, 2011. (Downloaded notices can be printed in either color or black-and-white

on one 11 by 17 inch paper or two 8-1/2 by 11 inch papers taped together.)

While the NLRB states the Board does not have the authority to levy fines against employers who fail to post the notice, it does say failure to post the notice may be treated as an unfair labor practice under the NLRA. Failure to post interferes with employees’ rights to engage in concerted activity under sections 7 and 8(a)(1) of the Act.

In most cases, the Board expects that employers who fail to post the notice are unaware of the rule and will comply when requested by a Board agent and those cases will be closed without further action. If an NLRB investigation determines that an employer has refused to comply with the notice posting rule and continues to refuse to comply after being informed of the violation, the NLRB has the authority to seek:

- A cease and desist order requiring the employer to post the notice;
- An order that the employer post a remedial notice in its workplace for 60 consecutive days explaining to employees how it violated the NLRA; and
- “Additional remedies” that “may be appropriately invoked in keeping with the Board’s remedial authority.”

The final rule also state that if an employer fails to post the notice, the Board, when an employee files a charge against the employer, may find it appropriate to “excuse the employee from the requirement that charges be filed within six months after the occurrence of the allegedly unlawful conduct if the employer failed to post the required notice unless the employee has received actual or constructive notice that the conduct complained of is unlawful.” The posting failure could therefore mean that an employee would have an extended period of time to file an unfair labor practice charge well beyond the statutory required six month limitation period.

Furthermore, the final rule also provides that an employer’s failure to post may affect its defense of other pending unfair labor practice charges. Specifically, when an employer has been accused in an unfair labor practice proceeding of acting with anti-union animus, or an unlawful motive, the “Board may consider a knowing and willful refusal to comply with the requirement to post the employee notice as evidence of unlawful motive in a case in which motive is an issue.”

For more information, visit the NLRB website at www.nlr.gov or contact your company’s legal advisor.

How to Avoid Being a Victim of Skimming

The FBI has reported an increase in “ATM skimming.” This is where a device is planted on ATMs, or other point-of-sale locations where customers swipe their cards and enter their PIN such as gas pumps, that scoop information from a bank card’s magnetic strip whenever a customer uses the machine.

The devices are usually undetectable by users as the makers of this equipment have become very adept at creating them so that they blend right into the ATM’s façade. The specific device used is often a realistic-looking card reader placed over the factory-installed card reader. When the customer inserts their card into the phony reader, their account information is swiped and stored on a small attached laptop or sent wirelessly to the criminals waiting nearby. In addition, typically a hidden camera is used to record customers’ entry of their PINs into the ATM’s keypad. Sometimes criminals attach a phony keypad on top of the real keypad which records every keystroke.

Skimming devices are attached for a short period of time so they are often attached by nothing more than double-sided tape. They are removed by the criminals who download the stolen account information and encode it onto blank cards that are then used to make withdrawals from victims’ accounts at other ATMs.

While the Secret Service investigates most ATM skimming cases due to their financial jurisdiction, the activity is becoming a favorite of Eurasian crime groups which also involves the FBI.

The FBI gives the following tips on how to avoid being a victim of skimming:

- Inspect the ATM, gas pump, or credit card reader before using it...be suspicious if you see anything loose, crooked, or damaged, or if you notice scratches or adhesive/tape residue.
- When entering your PIN, block the keypad with your other hand to prevent possible hidden cameras from recording your number.
- If possible, use an ATM at an inside location (less access for criminals to install skimmers).
- Be careful of ATMs in tourist areas...they are a popular target of skimmers
- If your card isn’t returned after the transaction or after hitting “cancel,” immediately contact the financial institution that issued the card.

ATM Skimming

Skimming is an illegal activity that involves the installation of a device, usually undetectable by ATM users, that secretly records bank account data when the user inserts an ATM card into the machine. Criminals can then encode the stolen data onto a blank card and use it to loot the customer’s bank account.

1 Hidden camera

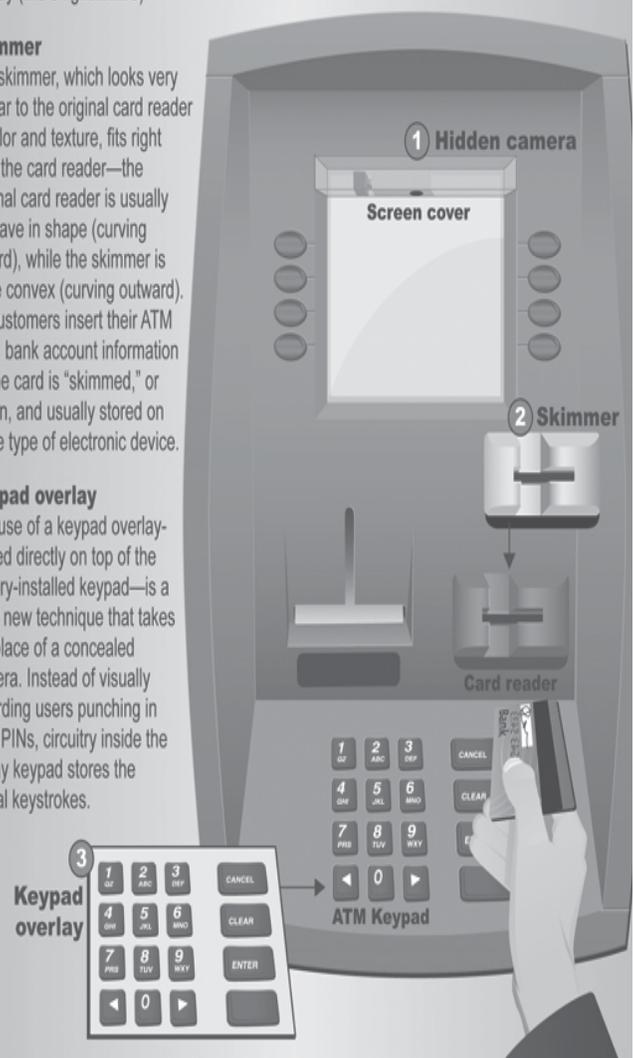
A concealed camera is typically used in conjunction with the skimming device in order to record customers typing their PIN into the ATM keypad. Cameras are usually concealed somewhere on the front of the ATM—in this example, just above the screen in a phony ATM part—or somewhere nearby (like a light fixture).

2 Skimmer

The skimmer, which looks very similar to the original card reader in color and texture, fits right over the card reader—the original card reader is usually concave in shape (curving inward), while the skimmer is more convex (curving outward). As customers insert their ATM card, bank account information on the card is “skimmed,” or stolen, and usually stored on some type of electronic device.

3 Keypad overlay

The use of a keypad overlay—placed directly on top of the factory-installed keypad—is a fairly new technique that takes the place of a concealed camera. Instead of visually recording users punching in their PINs, circuitry inside the phony keypad stores the actual keystrokes.



FYI FOR YOUR INFORMATION

New OSHA Web Page for Noise Exposure

OSHA has launched a new Safety and Health Topics page on Occupational Noise Exposure to provide resources to prevent noise-related hearing loss, which has been listed as one of the most prevalent occupational health concerns in the U.S. for more than 25 years. Approximately 30 million people in the U.S. are occupationally exposed to hazardous noise and thousands of workers every year suffer from preventable hearing loss due to high workplace noise levels.

The new web page provides information on the health effects of hazardous noise exposure and comprehensive information on controls to prevent hearing loss.

Visit the web page at www.osha.gov/SLTC/noisehearingconservation/index.html for valuable information.

Bureau of Labor Statistics Releases 2010 Workplace Fatality Data

The Bureau of Labor Statistics (BLS) released the 2010 National Census of Fatal Occupational Injuries (CFOI) last month. The CFOI is a comprehensive survey of all fatal work injuries in the United States each year. It uses information provided by “diverse state, federal and independent data sources to identify, verify and describe” fatal work injuries.

Results show little change in the number of workplace fatalities in 2010 compared with 2009. Last year, 4,547 workers died from work-related injuries, down from a final count of 4,551 fatal work injuries in 2009. The rate of fatal work injury for U.S. workers in 2010 was 3.5 per 100,000 full-time equivalent workers.

According to the BLS, this nearly identical rate/number of fatal work injuries can once again be largely attributed to the current state of the economy. The agency estimates that while the total number of hours worked in 2010 increased slightly from the previous two years, those industries traditionally considered to be “high-risk” still saw a decline/experienced slow growth in the number of hours worked.

This means that in industries with historically higher fatality rates, there were less people working and being

subjected to workplace hazards. A key preliminary finding of the CFOI was the number of fatal work injuries among the self-employed declined by 6 percent to 999 fatalities, more than the decline in their hours worked.

Full details of the National Census of Fatal Occupational Injuries are available from the Bureau of Labor Statistics website at www.bls.gov/iif.

INFLATION TALK

CPI-W Urban Wage Earners and Clerical Workers

Month	82-84	1967	57-59
July	222.686	663.314	771.43*
June	222.522	662.826	770.86*
May	222.954	664.113	772.36*
Apr	221.743	660.503	768.16*
Mar	220.024	655.385	762.21*
Feb	217.535	647.969	753.58*
Jan 2011	216.400	644.591	749.65*
Dec	215.262	641.200	745.71*

CPI-U All Urban Consumers

Month	82-84	1967	57-59
July	225.922	676.762	787.06*
June	225.722	676.162	786.37*
May	225.964	676.887	787.21*
Apr	224.906	673.717	783.52*
Mar	223.467	669.409	778.51*
Feb	221.309	662.943	770.99*
Jan 2011	220.223	659.692	767.21*
Dec	219.179	656.563	763.57*

Note: July 2011 CPI-W represents a 4.1% increase from one year ago; CPI-U a 3.6% 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)

Means Committee will make the matter a priority and address H.R. 639, get it marked up and move it to a vote in the House.

There is a companion Bill S 328 in the Senate and that too needs to be acted upon without delay. All the rhetoric about the government creating jobs, while it may sound good in campaign mode, does nothing in fact so long as we continue to have the excessive trade deficits that we are currently (and have had for far too long) having. As Peter Morici our guest columnist in the July edition says "...simply put, money spent on expensive foreign oil and coffeemakers made in China cannot be spent on American made products".

It is expected that the number of cosponsors on H.R. 639 will increase in the coming weeks.

The Coalition for a Prosperous America is gathering names of companies who would like to be listed on a petition in support of the Currency Reform and Fair Trade Act. Many TMTA member companies are already on the petition (view the listing at www.prosperousamerica.org). While there, please add your company to the list if you are not already on it.

With this edition of TMTA Talk you will get an Invitation to attend a dinner arranged by TMTA to be hosted by Mark Davis and Resource Capital to be held October 6, 2011. Mark will speak about financing available on very attractive terms to manufacturers. Seating is limited and the venue is outstanding — Loccino's Italian Grill in Troy Michigan. Do RSVP on a timely basis as once the limited number is reached, the rest will be out of luck — don't be one of those.



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

- ❖ **Detronic Industries, Inc.** located in Sterling Heights, MI; they are specialists in custom fabrication and finishing of sheet metal products; visit their website at www.detronic.com.

**TMTA ENDORSED
SERVICE PROVIDERS**

Blue Cross Blue Shield/BCN

(Health insurance program)

TMTA contacts:

Bill Percha 586-904-9700 (cell)

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

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

Practical Power LLC

(Electrical savings program)

Provider contact:

Mark Bunting 248-726-7598

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:

Bill Percha 586-904-9700

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.



Buy American Made

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

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

Company listings are free-of-charge and open to members and non-members alike. By adding your company to our list, you receive advertising that can attract new business at no cost to you. This is another way your Association is working for you.

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

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

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



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P.O. Box 2204 Phone (248) 488-0300
Farmington Hills, MI 48333 Fax (248) 488-0500
www.thetmta.com

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

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