

tmta talk

A publication of the
Tooling, Manufacturing &
Technologies Association

**FROM Rob's
Roost**
By Rob Dumont
PRESIDENT & CEO

Looking Ahead

The 84th TMTA Annual Meeting will be held on Wednesday, April 18, 2018 at the TRIPLE NICKEL RESTAURANT & BAR located at 555 Old Woodward, Suite 1000, Birmingham MI 48009. The meeting will begin at 11:30 a.m. and will feature a short business meeting to be followed by a plated luncheon. Attendees will have an opportunity to meet the TMTA Board Members, ask questions and provide input to the Association on matters of interest and/or concern. The event is free for TMTA members. We require that you RSVP by fax to 248-488-0500 or by email to elaine@thetmta.com so that we can plan and prepare appropriately. See our website for more details.

Please mark your calendar and plan to attend the 83rd ANNUAL TMTA GOLF OUTING & DINNER to be held on June 21, 2018 (the longest day of the year in terms of daylight) at Fox Hills Golf Course, the Classic Fox, 8768 N. Territorial, Plymouth MI 48170. Registration begins at 8:00 a.m., unlimited use of the driving range from 8:00 a.m. to the Shotgun Start at 9:30 a.m. Continental breakfast will be available, there will be lunch at the turn and dinner, drinks and prizes galore will follow the golfing. We anticipate a large turnout so please get your reservation into the TMTA as soon as possible.

There are several opportunities to be a sponsor of the event including sponsorship of a hole. See the TMTA website for more details and a sponsorship form.

(Rob's Roost continues on Page 4)



Inside This Issue

- Page 2 Health News
 - Newborn Coverage Change
 - Fed. Ins. Premium Tax Change
 - IRS Adjusts HSA Limits
 - Insulin Coverage Change
- Page 3 Embezzlement & Fraud: Is it Happening in Your Business?
- Page 4 Rob's Roost (continued)
FYI
 - 2018 Hourly & Salary Surveys
- Page 5 FYI (continued)
 - TMTA Life Ins. Reminders
 - TMTA Endorsed Providers
- Page 6 TMTA Golf Outing Info
TMTA Golf Sponsor Info
TMTA Annual Meeting Info
- Page 7 In Memoriam
 - Rollin Bondar
 - Barbara Grouse
- Page 8 BCBSM Contact
Made in America
Inflation Talk: CPI-W/CPI-U
- Inserts Annual Meeting Form
Golf Outing Forms
Embezzlement Workshop Info

tmta Calendar of Events April 2018

4/18	TMTA Annual Meeting at Triple Nickel 11:30am
4/26	Michigan CFO Assoc. Embezzlement Seminar Novi; 11:30am-1:30pm

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



BCBSM Newborn Coverage Policy Changed

Subscribers are still required to add newborns within the time frames allowed in their certificates to obtain coverage for new dependents. (This is typically 31 days for group plans and 60 days for individual plans.)

However, BCBSM and BCN have changed their newborn coverage policy retroactive to January 1, 2017, for insured businesses. Now, even if a newborn isn't added to the subscriber's contract within the required time frames, BCBSM will cover both the facility and professional inpatient claims for the newborn during the first 48 hours for a vaginal delivery and the first 96 hours for a cesarean delivery.

This means BCBSM and BCN will be reprocessing these claims to pay for facility and professional inpatient services where the mother had BCBSM or BCN coverage on the newborn's date of birth and where the newborn didn't have other health coverage.

This coverage, which is an extension of the mother's maternity benefit, only applies if the mother has BCBSM or BCN coverage on the newborn's date of birth as a subscriber, spouse, or dependent.

BCBSM and BCN will not pay a newborn claim if one of these conditions apply:

- 1-It's determined that the newborn had other coverage on his or her date of birth.
- 2-The subscriber contacts Customer Service to indicate he or she doesn't want BCBSM to pay the claim.

Remember: Subscribers are required to add newborns within the time frames allowed in their certificates to obtain coverage for their newborns beyond the first 48 or 96 hours.

Premium Adjustments Will be Made to Reflect 1-Year Suspension of Federal Insurance Premium Tax

Due to new legislation effective January 1, 2018, there is a one-year suspension of the Federal Insurance Premium Tax that is assessed on health insurance carriers for premiums billed to group customers and members who have individual health care plans. The suspension applies to the 2019 fee year. As a result, BCBSM and BCN will be adjusting premium rates to reflect the reduction in

taxes. The taxes are still in effect for the 2018 fee year, and, without further legislative changes, it will resume for the 2020 fee year.

Small and large groups will be adjusted for renewals and new business beginning with third and fourth quarter renewals. Individual subscribers will be adjusted for 2019 renewals and new business as of January 2019. Medicare Advantage groups and members will be adjusted for group new business beginning third and fourth quarters and will also be adjusted for group and individual renewals as of January 2019.

Similar to other costs of providing health coverage to customers, the estimated expense for this tax has always been included in the premium charged. While BCBSM/BCN do not settle or reconcile with groups or individuals for the difference between our estimates and actual taxes paid in a given year, they do reassess their costs and premium rates regularly. Any changes in our estimated costs, including taxes, are reflected in our premium rates.

IRS Reduces 2018 HSA Contribution Limit

On March 5, 2018, the IRS announced an immediate reduction in the amount that an individual with family coverage under a high deductible health plan (HDHP) can contribute to a health savings account (HSA) for 2018.

Due to the change in the calculation of cost-of-living adjustments under the Tax Cuts and Jobs Act, the family limit previously announced as \$6,850 will now be \$6,900. All other 2018 HSA limits remain the same. As a side note, the IRS also lowered the maximum per child adoption assistance credit for 2018 from \$13,840 to \$13,810 also due to the Tax Cuts and Jobs Act.

It is up to each employer to communicate this information to their employees and make adjustments where warranted. Some employees may have already paid the maximum amount and employers will need to adjust the payroll deductions, or reimburse employees, so as not to exceed the reduced contribution limit.

BCBSM & BCN Not Covering Select Insulins

Due to the high cost of drugs and to provide the best value for subscribers, BCBSM and BCN commercial plans, effective June 1, 2018, will not be covering the following insulin products for all drug lists: Apdira®, Apidra®Solostar, Humalog® (except Junior Kwikpen), Humalog®Mix, Humulin® (except U-500) and Humulin®Mix.

Covered alternatives are: Novolin® (all forms), Novolog®, and Novolog®Mix. PPO members will find these located under the preferred copayment and HMO members will find they are under the generic copayment list.

Embezzlement & Fraud: Is it Happening in Your Business?

Todd Rammler, CMA, President, Michigan CFO Associates; www.michiganCFO.com

Embezzlement seems to be one of those topics that we all think “won’t happen to us”. Like experiencing a break in, going through a divorce or contracting some serious health problem, we all acknowledge that it occurs...it just happens to “other people”.

Working with a large number of small to medium sized businesses, we have a good understanding how they handle the accounting and finance functions. They typically have limited resources which makes most of the invoicing, bill paying, bank reconciliations, cash handling, and payroll processing handled by one, or maybe two people at most.

Unfortunately, lack of resources to segregate accounting functions is the reason small businesses have a disproportionate amount of embezzlement and fraud compared to larger businesses.

In doing some research on this topic, we were startled by some of the statistics compiled by the Association of Certified Fraud Examiners (ACFE) in their Report to the Nations:

- Small businesses are both disproportionately victimized by fraud and notably under-protected by anti-fraud controls, a combination that makes them significantly vulnerable to this threat.
- The vast majority of occupational fraudsters (95%) are first-time offenders and 82% of fraudsters had never previously been punished or terminated by an employer for fraud-related conduct.
- The amount of time from when the fraud commenced until it was detected — for all schemes in the study — was 18 months.
- The median loss per fraud scheme at small businesses is \$154,000.
- At the time of the survey, 58% of the victim organizations had not recovered any of their losses due to fraud, and only 14% had made a full recovery.
- Small businesses (defined as those with fewer than 100 employees) were victimized at 28.8%, which is the greatest percentage of all cases reported.

So while these are somewhat frightening statistics, here are some cost effective suggestions small businesses can put in place to minimize their exposure:

Be aware and look around. Most fraudsters exhibit behavioral traits or warning signs of their crimes, such as living beyond their means or having unusually close associations with vendors or customers. In 92% of the cases at least one common behavioral red flag was identified before the fraud was detected.

Review and update your Code of Conduct policy in your handbook. If you don’t have a handbook, create a separate Code of Conduct policy and review it with all employees. This sets the expectation and consequences.

Insuring for Crime or Fraud. You can acquire commercial crime insurance which covers money, securities and other property against a variety of criminal acts, such as employee theft, robbery, forgery, extortion, and computer fraud. Check with your agent on the cost and coverage offered by these policies.

Conduct Background Checks on New Hires. Hiring the right people can minimize the chance of fraud. While not fool-proof, with proper written consent this can give you some assurance there are no past criminal convictions.

Have a Manager Approve Expenditures and/or Sign Checks. While this may not be practical on all purchase or checks, set up a policy that says checks over \$1,000 must be approved and/or signed by the owner.

Review Bank Register on a Periodic Basis. Take a moment to skim through and question anything that’s not familiar. This process sends a message to your accounting department that you’re watching — and that can be a powerful deterrent.

While you can’t protect your business 100% from embezzlement or fraud, you can take steps that send a message through your organization on what is appropriate conduct. This sets both expectations and consequences. People are less likely to commit fraud if they know someone is watching them.

Join us Thursday, April 26th, from 11:30-1:30 in Troy for a lunch-time workshop on Fraud & Embezzlement Prevention in small-business — For Registration Details, visit <https://bit.ly/2q6yKny>!

(Rob's Roost continued from Page 1)

Our new Workers Compensation program underwritten by the ACCIDENT FUND is off to a nice start. The plan is to build participation and ultimately make this a dividend yielding effort. We can offer TMTA member companies a 5% discount on premiums, so you might well owe it to yourself to investigate this new program. Contact Jay Poplawski at the Ralph C. Wilson Agency (RCWA), 248-355-1414 or by email jayp@rcwa.net.

Just another worthwhile reminder: RCWA is a full-service insurance agency, is the insurance arm of the TMTA and offers Employee Benefit coverages with truly superior services and, also has a Property and Casualty offering specifically designed for and limited to TMTA member companies.

Those of you who are long term members of the TMTA know that we have long offered insurance coverages to our members. I can assure you that our offerings now available are the best we have had and are truly worth considering. Give RCWA a "no obligation" call so you can be assured that you have the very best coverage at affordable prices.

Visit our website to see how you can reap the rewards of a TMTA membership in a variety of other ways and through a variety of other worthwhile offerings.

I recently attended a NAFTA Modernization Outreach Meeting offered by the Office of Advocacy of the U.S. SMALL BUSINESS ADMINISTRATION. Many are aware that the current administration is working on a renegotiation of the North American Free Trade Agreement.

In early 2016, Congress passed the Trade Facilitation and Trade Enforcement Act (TFTEA), establishing a new role for Advocacy: to facilitate greater consideration of small business issues during international trade negotiations. Under TFTEA, whenever the President notifies Congress that the Administration intends to enter into trade negotiations, the Chief Counsel must convene an Interagency Working Group (IWG) to conduct small business outreach and write a report to Congress identifying the most important priorities, opportunities, and challenges for the affected small businesses. This report must also include information on state-owned enterprises, recommendations to create a level playing field for U.S. small businesses, and information on federal regulations that should be modified in compliance with the negotiated trade agreement.

I invite you to give this opportunity serious thought, particularly if the existing NAFTA has had a negative impact on your business. You will find on the TMTA website the document handed out at the Outreach Meeting I attended. That document lists a host of comments already submitted to the United States Trade Representative (USTR) by small business stakeholders. In addition the document includes a number of NAFTA Renegotiation Outreach Meeting Questions.

This document is a comprehensive guide of what you might give thought to concerning the renegotiation of NAFTA. Certainly, any observations, questions or comments you have should be communicated to the OFFICE OF ADVOCACY at the Small Business Administration. I would suggest you email your comments or questions to either, or both, Zvi S. Rosen, Zvi.rosen@sba.gov; and Rosalyn C. Steward, Rosalyn.steward@sba.gov.

Looking forward to seeing you at either or both the TMTA Annual Meeting and/or the TMTA 83rd Annual Golf Outing.



The **TMTA 2018 Annual Hourly Wage Survey** and the **TMTA 2018 Annual Salary Wage Survey** will be e-mailed to all member companies this month. If you do not receive your e-mail, please contact Elaine at elaine@thetmta.com. We may not have an e-mail address for you or the e-mail address we have may have been changed. Paper surveys will not be sent out unless you request one.

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

Please take the time to fill out these important surveys. TMTA has sought to maintain records on wages information since its early years. The information we maintain is only as useful as the data we receive from you.

If you have any questions about either of the surveys, contact Elaine at (248) 488-0300 ext. 3 or e-mail to elaine@thetmta.com.

TMTA Life Insurance Reminders

If your life insurance is a part of the TMTA Group Life Program through the Reliance Standard Life Ins. Co., we have some reminders for you to make the insurance program will run a little smoother.

Please check that you have a completed and signed beneficiary form for each employee covered under your plan. TMTA does not have any signed employee beneficiary cards as each company is required to have them in their employee files.

When making employee changes, please complete all fields on the addition/termination form. Frequently, additions leave off hire dates, employee class, effective date, salary (if benefits are based on salary amounts), and employee birthdates. You must also make a note if the employee pays any part of the premiums for his insurance.

Terminations can be reported on the Termination/Change form found on our website or a fax to our office with the employee's name, social security number, and date of termination. It's interesting how many times the Termination/Change form forgets to actually list the effective date of the termination/change.

It is also important to carefully review your bill periodically. Make sure all of you employees that have insurance are listed on your bill and that the amounts of their insurance are correct. Your company bill will include an explanation of each of your employee benefits by class. Make sure that each class has the correct benefits and waiting period listed. It will also list if a benefit is contrib or non-contrib (does the employee pay any portion of that benefit). If the benefits on these sheets do not match what you are reporting to us, employee claims may be denied. If there are any discrepancies, please contact Rachel at TMTA at 248-488-0300 ext. 1310 or e-mail to rachel@thetmta.com.

TMTA has offered a group life insurance program for over 60 years. We offer life, accidental death & dismemberment, dependent life, weekly sickness & accident, long-term disability, and 24-hour emergency life. Because we are leveraging the TMTA's national buying power and shared risk, you could qualify for lower rates than you could on your own; access to flexible, high-quality life insurance programs no matter how many employees you have with no medical questions asked; and both employer-paid and voluntary coverage options to replace or enhance your existing life insurance program. For more information, contact TMTA's endorsed insurance agent, Bill Percha, at 1-800-638-1174 or 248-488-0300 or e-mail to billp@rcwa.net.

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

Call-A-Doctor - (Telehealth Program)

Provider contact:

Ed Stines 248-524-3221, ext. 21

CAPTRUST (formerly Freedom One Financial)

(401(k) Retirement program)

Provider contact:

John Young 248-620-8100

Euler-Hermes - (Credit insurance program)

Provider contact:

Jay Poplawski 248-355-1414, ext. 158

John M. Packer & Associates

(Unemployment cost control program)

Provider contact:

Nathan Wiest 800-482-2971

G-Tech Lighting - (Electrical savings program)

Provider contact:

Mark Bunting 248-690-6564

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

Rachel Hindelang 248-488-0300, ext. 1310

Results Systems Corporation

(Business management consulting)

Provider contact:

Paul Hindelang 248-244-8550

SVS Vision - (Safety & vision programs)

Provider contact:

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

Schena Roofing & Sheet Metal Co., Inc. - (roofing)

Provider contact:

586-949-4777

Schooley-Mitchell - (telecom/credit card management)

Provider contact:

Sean Fox 513-683-8881

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.

Join TMTA at Our 83rd Annual Golf Outing & Dinner

The 83rd Annual TMTA Golf Outing and Dinner will be held this year at the Fox Hills Golf Classic Course located in Plymouth, Michigan on Thursday, June 21, 2018. **The event starts ½ hour earlier than in prior years so make a note that registration starts at 8:00 a.m. and the shotgun start is at 9:30 a.m.**

The event will include the usual continental breakfast during registration; a day of scramble style golf with a shotgun start; all-you-can-eat lunch, snacks, and beverages on the turn; all followed by our time-honored evening of dinner, open bar, and 'Made in America' themed prizes!

We are providing member companies' with a guest flyer that they may pass out to their customers/employees as a way to generate interest in our event. The guest flyer contains general information about the event without listing prices. The Golf Outing is an opportunity for our members to spend time together with each other as well as to treat their favorite customers to a wonderful day of golf, food, and gifts.

Check the TMTA website for your invitation, sponsorship, and reservation forms at www.thetmta.com. Our website keeps the most up-to-date information and forms on a variety of events.

Whether you're a returnee or golfing for the first time, plan on joining TMTA this year at one of the longest run-



We Want YOU to be a TMTA Golf Outing Sponsor This Year

Show your support for your Association and receive company recognition by having your company's name displayed on a placard at a golf hole, at the driving range, or on each golf cart during one of the longest running golf events in the country, the TMTA 83rd Annual Golf Outing & Dinner.

You'll also receive a discount on ticket prices to the event (the amount of discount varies depending on which sponsorship you choose) and additional recognition for your company as an event sponsor in an upcoming edition of TMTA Talk with a circulation of nearly 1,000 issues.

Become an event sponsor for the TMTA 83rd Annual Golf Outing & Dinner today by completing the Golf Sponsorship application found on the home page of our website at www.thetmta.com. Copies will also be e-mailed to all member companies along with a reservation form for the event and further details.

TMTA 84th Annual Meeting

The TMTA 84th Annual Meeting will be held on Wednesday, April 18, 2018, at the Triple Nickel Restaurant and Bar located at 555 S. Old Woodward, Suite 1000, Birmingham, MI 48009. There is a parking lot adjacent to the venue and parking charges will be taken care of by TMTA.

The Annual Meeting will begin at 11:30 a.m. and will be followed by a plated luncheon. TMTA members will have an opportunity to meet the current TMTA Board of Directors, ask questions, and provide input to the Association.

The Event is free and open to all members of the Tooling, Manufacturing & Technologies Association. A reservation form for the event can be found on our website at www.thetmta.com or contact Elaine with your company name and number of persons attending at 248-488-0300, ext. 3 or e-mail to elaine@thetmta.com.

Come and spend some quality time and ideas with your Association's Board of Directors!

In Memoriam



It is with deep sadness and regret that we note the passing of **Rollin H. Bondar** on January 29, 2018 at the age of 80. Mr. Bondar was owner of **MPD Welding Inc.** located in Orion, MI. Loving husband of Sandra; dear father of Richard, Robin, Renee, Ryan, and Dawn; cherished grandfather of 13, and great-grandfather of 7.

Mr. Bondar was an avid sportsman. He spent his life in the sun: fishing, hunting, camping, and most importantly, golfing. He greatly valued family. He gave of himself to everyone. No one who knew Rollin ever had a need that was not met. He was wise. His children called him "The Wizard" because somehow, he could see all and know all!

As owner of MPD Welding, he served the tool and die industry for over 44 years. He believed family extended beyond blood. His employees were family to him as well. He was known at work as "The Big Kahuna" or more affectionately, as "The Hunna." He never met a stranger, everyone was a friend.

Mr. Bondar will be greatly missed by his many employees, friends and family who enjoyed his love and benevolence. Memorial donations may be made in his name to the American Diabetes Association at 2451 Crystal Drive, Suite 900, Arlington, Virginia 22202; or the National Kidney Foundation of Michigan at 1169 Oak Valley Drive, Ann Arbor, MI, 48108.

Our heartfelt condolences go out to his family and friends.

In Memoriam



It is with deep sadness and regret that we note the passing of **Barbara Ann Grouse** on January 15, 2018 at the age of 81. Mrs. Grouse was co-owner, along with her husband, of Nor-Cote Incorporated located in Warren, MI. Beloved wife of Stanley Grouse; dear mother of Deborah, Frederick, and Christopher; grandmother of 4; and great-grandmother of 2.

Mrs. Grouse was a member of the Grosse Pointe Woods Boat Club. She enjoyed spending time with her grandchildren, going to the Penny Arcade, and meeting once a month with the "Girls Club."

Mrs. Grouse will be greatly missed by her many employees, friends and family who enjoyed her kindness and her cheerful demeanor.

Memorial donations may be made in her name to the Barbara Ann Karmanos Cancer Institute at Barbara Ann Karmanos Cancer Institute, Contributions, 4100 John R, Detroit, MI 48201 or to the American Heart and Stroke Association at the American Heart Association, American Stroke Association, 3816 Payscale Circle, Chicago, IL 60674.

Our heartfelt condolences go out to her family and friends.



**Confused about Health Care?
Need help finding the right insurance?
Individual & Group Coverages Available**

**Contact Bill Percha
at 248-355-1414
(Tell Bill that TMTA sent you!)**



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TMTA TALK is a publication of the
Tooling, Manufacturing & Technologies Association

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Please patronize the companies
on our **Made In America** page at
www.theTMTA.com.

INFLATION TALK

CPI-W Urban Wage Earners and Clerical Workers

Month	82-84	1967	57-59
Feb	242.988	723.788	841.76*
Jan 2018	241.919	720.604	838.05*
Dec	240.026	716.454	831.50*
Nov	240.666	716.871	833.71*
Oct	240.573	716.594	834.66*
Sept	240.939	717.684	834.66*
Aug	239.448	713.243	829.49*
July 2017	238.617	710.766	826.62*

CPI-U All Urban Consumers

Month	82-84	1967	57-59
Feb	248.991	745.866	867.43*
Jan 2018	247.867	742.499	863.51*
Dec	246.524	738.477	858.83*
Nov	246.669	738.912	859.34*
Oct	246.663	738.893	859.32*
Sept	246.819	739.359	859.86*
Aug	245.519	735.466	855.33*
July 2017	244.786	733.269	852.78*

**Note: February 2018 CPI-W represents a
2.3% increase from one year ago;
CPI-U a 2.2% 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—.28704470

ATTEND THE 84th TMTA ANNUAL MEETING

Members are cordially invited to attend the 84th Annual Meeting of the Tooling, Manufacturing & Technologies Association, being held Wednesday, April 18, 2018 at the Triple Nickel Restaurant and Bar, 555 S. Old Woodward, Suite 1000, Birmingham, MI 48009.

There is a parking lot adjacent to the venue and parking charges will be taken care of by TMTA.

The Annual Meeting will begin at 11:30 a.m. and will feature a short business meeting followed by a plated luncheon. Attendees will also have an opportunity to meet the TMTA Board Members, ask questions and provide input to the Association. This a free event for TMTA members.

Please complete the RSVP form below and fax (248-488-0500) or send an e-mail to elaine@thetmta.com.

Thank you for your continued support of the Tooling, Manufacturing & Technologies Association.

Yes, I want to attend the 2018 TMTA Annual Meeting.

Name _____

E-mail Address _____

Number Attending: _____

Company _____

Address _____

City _____ State _____ Zip _____

Phone _____

FAX this form to (248) 488-0500

Or

E-MAIL the info to elaine@thetmta.com today!

Tooling, Manufacturing & Technologies Association

83rd Annual Golf Outing and Dinner

Thursday, June 21, 2018

Fox Hills Golf Course
8768 N. Territorial
Plymouth, MI 48170



Sponsorship Form

Please complete and return this form to:

Tooling, Manufacturing & Technologies Association
Attn: Elaine Laskosky
28237 Orchard Lake Road, Suite 101
Farmington Hills, MI 48334

Fax to: 248-488-0500

E-mail to: elaine@thetmta.com

-
- Silver Sponsor: \$500** Sponsor a hole with your company name identifying you as a sponsor of that hole on a placard. Also receives a 10% discount off the regular ticket price to the outing.
- Gold Sponsor: \$1,000** Same as Silver Sponsor with your company also sponsoring various prizes at the outing. Also receives a 20% discount off the regular ticket price to the outing.
- Platinum Sponsor: \$2,500** Same as Silver Sponsor with your company also sponsoring the continental breakfast or lunch at the turn (only two available). Also receives a 25% discount off the regular ticket price to the outing.
- ~~**Driving Range Sponsor: \$400.00** Includes your company name on a placard and a 5% discount on tickets to the outing.~~
- Golf Cart Sponsor: \$650.00** Includes your company name on a placard on each golf cart and a 10% discount on tickets to the outing.
- 83rd Outing Hole Sponsor: \$200.00** Includes your company name on a placard placed on a hole.

Company _____ Phone _____ Fax _____
Name _____ Signature _____
Address _____ City _____ State _____ Zip _____
E-mail Address _____

Check Enclosed \$ _____

Please Bill Our Company _____

Make checks payable to: TMTA or Tooling, Manufacturing & Technologies Association



*Tooling, Manufacturing & Technologies Association
83rd Annual Golf Outing and Dinner*

Thursday, June 21, 2018

*Fox Hills Golf Course - Classic
8768 N. Territorial
Plymouth, MI 48170*

- **OUTING OPEN TO TMTA MEMBERS and their GUESTS**
- **DRIVING RANGE** open from 8:00 am to 9:30 am.
- **REGISTRATION** begins at 8:00 am. A **CONTENENTAL BREAKFAST** is available in the **CLUBHOUSE** next to the registration area.
- **9:30 AM SHOTGUN START**
- **LUNCH** will be available at the turn from 10:00 am to 3:00 pm
- **BEVERAGE** carts with beer and soft drinks will be available on the entire golf course throughout the event. Beer and soft drinks are also available at the Lunch Pavilion. Mixed drinks are available in the Clubhouse.
- **DINNER** is scheduled to be served at 3:00 pm (Buffet style). The Hosted Bar will be open until 5:00 pm. The prize drawings will begin after dinner.
- Prizes limited to member companies and their guests.

YOU'RE INVITED!

Fraud & Embezzlement In Small-Business:

How It Happens, Why It Happens, And What You Can Do About It

In this workshop we'll cover conditions that allow fraud to occur, the mindset of a person who commits fraud, actual local examples of frauds, the impact to business owners, and practical steps for identifying and correcting weak points in your organization.

April 26th, 2018 11:30- 1:30PM

Join us as our presenters discuss:

- Why fraud & embezzlement *is more common in small-business*. . . and why it is hard to prevent.
- Common **fraud schemes**, and little known facts
- What actions to take if you suspect or discover fraud
- How to eliminate vulnerabilities in **online banking** and **electronic transfers**
- Tools you can use at your bank to **help detect** and **identify fraud**
- A **downloadable tool** to help you locate weak points in your organization

Who it's for: Business owners with 10-200 employees; Advisors & Professionals who recognize vulnerability within their client base

When: Thursday April 26th, 11:30am-1:00pm

Where: Columbia Center Conference Room #190
201 West Big Beaver Road, Troy MI 48084

Food? You bet, lunch is provided

*****Seating is limited and advance registration is required*****

AGENDA

11:30 am- 12 pm: Check in
Networking & Lunch

12 pm-1:15pm: Program

1:15- 1:30: Q&A

1:30pm: Program Concludes

PRESENTERS

Brian Bach, Director,
Michigan CFO Associates

Todd Rammler, President,
Michigan CFO Associates

Jeremy Phillips,
Director of Treasury Management,
Oxford Bank

REGISTRATION

[Click Here](#)

Or call Kellee Warren
(586) 580-3285 x202

MEET THE PRESENTERS:



Brian Bach, Director, Michigan CFO Associates

Mr. Bach is a Director and Shareholder at Michigan CFO Associates. Brian brings a passion for working with small businesses helping them plan and achieve their financial goals. He brings over 30 years of finance and operational experience including positions as a Commercial Banker, Financial Analyst, Operations Manager, Controller and Chief Financial Officer. Brian holds a MBA from the University of Phoenix and a BBA in Finance from Saginaw Valley State University (summa cum laude).



Todd Rammler, CMA, President, Michigan CFO Associates

Mr. Rammler is the president and founder of Michigan CFO Associates, a professional firm providing outsourced CFO services to small business owners. With a very pragmatic view, Mr. Rammler's strengths include a unique ability to boil down complicated financial data into a simplified, clear and actionable form. With this clarity, he works with business owners to strategically build scalable, healthy businesses that grow in value and meet the business owner's long term goals. He is a Certified Management Accountant (CMA), and holds an MS in Accounting from Walsh College (cum laude), and a BBA in Finance from Western Michigan University.



Jeremy Phillips, Director of Treasury Management, Oxford Bank

Mr. Phillips is the Director of Treasury Management at Oxford Bank, having joined the Bank with extensive experience in Treasury Management Operations, Sales, Customer Service, and Implementation. Jeremy holds a BS in Communications from Grand Valley State University, and a Master's Degree in Economics from Walsh College. Jeremy has over 15 years of experience in Banking, including Treasury Management, Commercial Credit Cards, Information Technology, Business Development, and Payment Processing.