

tmta talk

A publication of the
Tooling, Manufacturing &
Technologies Association

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

PAID MEDICAL LEAVE ACT

Rob's Roost is being guest written this month by Charles Barnes, TMTA's Controller

On March 29, 2019 Michigan employers with 50 or more employees must provide at least 40 hours of paid medical leave to eligible employees. The Act signed by former Governor Snyder was passed into law on December 13, 2018. On February 13, 2019, a request for a formal opinion was submitted to the Attorney General regarding the constitutionality of Public Act 368 of 2018 and Public Act 369 of 2018, which amended legislative initiative petitions enacted by the Legislature during the same legislative session. The House of Representatives requested the Supreme Court of the State of Michigan issue an opinion, pursuant to Article III, Section 8 of the Constitution of State of Michigan of 1963 on two points. Until this is resolved and despite continued controversy and political and legal maneuvering, this will become the law in Michigan.

Public Acts 368 of 2018 and Public Act 369 of 2018 provides that eligible nonexempt W2 employees shall accrue at least 40 hours of paid medical leave at a rate of 1 hour per 35 hours worked in any given week, but no more than one hour each week or a total of 40 hours in a benefit year. A benefit year is any 12-month period used by an employer to calculate benefits. An employer may require a new employee to wait until the 90th calendar day

(Rob's Roost continues on Page 6)



2018 Golf Outing: Bob Farris, RCWA, and the winner of the Florida trip, David Silva, Magna Exteriors

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tmta Calendar of Events

**6/
27**

TMTA 84th Golf Outing & Dinner at Cherry Creek Golf Club, Shelby Twp. Details enclosed or on our website at thetmta.com

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



The Kissing Bug is No Joke

When you finally got used to the stink bugs, boxelder bugs, and Asian beetle, we have a new bug to bug us. The “kissing bug”. It may sound like fun, but it’s not! The bug is called that because it tends to bite humans on their face and lips, usually while they are sleeping. When the human awakes, he/she will rub their skin or itch the spot. The problem is that the feces from the bug get rubbed into the person’s skin or mucous membrane (eyes or mouth). This allows the parasite in the feces to enter the person’s

Drug Quick Guides No Longer Published, Now Updated Online

BCBSM and BCN Pharmacy Services have discontinued publishing: The Custom Quick Guide and The Custom Select Quick Guide. Instead, The Custom Drug List and the Custom Select Drug List are updated monthly to provide timelier information,

Both drug lists are searchable, contain the most up-to-date information, are available on www.bcbsm.com, and can be printed as needed.

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 (\$7,000 in 2019). 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 (\$14,080 in 2019) 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 will need to adjust the payroll deductions, or reimburse employees, so as not to exceed the reduced contribution limit.

For more information about the TMTA, our advocacy, events, benefits, and up-to-date news and information, visit us at www.thetmta.com



body. The parasite causes Chagas disease.

Chagas disease is an important public health problem. The severity and course of a person infested with the disease can vary. There are two phases of Chagas — the acute phase and the chronic phase. Both phases can be symptom free or life threatening.

Acute phases can last for a few weeks or months. The person can have no symptoms or mild ones such as fever, fatigue, body aches, headaches, rash, loss of appetite, diarrhea, and vomiting. A doctor can find further symptoms during his exam such as mild enlargement of the liver and/or spleen, swollen glands or swelling at the site of the bite.

Chronic phases can last for decades or the person’s entire lifetime. Most people have no symptoms, but some people will develop problems with their heart, esophagus, and colon. Cardiac complications can include an enlarged heart, heart failure, altered heart rate or rhythm, and cardiac arrest (sudden death). Gastrointestinal complications include enlarged esophagus (megaesophagus) or colon (megacolon) and can lead to difficulty eating or defecating.

These bugs are usually found in Central or South America, but they are moving north for a reason no one knows. There have been bites in Ohio and Indiana but none in Michigan yet, but the summer is still young.

TMTA Life Insurance Reminders

If your life or dental insurance is a part of the TMTA Group Life/Dental Program through the Reliance Standard Life Ins. Co., we have some reminders for you so the insurance program will run smoother.

For life insurance, 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. Do not send them to TMTA. Keep them in your 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, or 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 or a fax to our office with the employee's name, social security number, and date of termination. On the Termination/Change forms most employers forget to list the effective date of termination/change.

Furthermore, it is important to carefully review your bill periodically. Make sure all your employees that have insurance are listed on your bill and that the amounts of their insurance are correct. Your life bill will include employee benefits by class. Make sure that each class has the correct benefits and waiting periods. It will also list if a benefit is contrib or non-contrib (does the employee pay any portion of their benefit). If the benefits on this sheet do not match what you are doing, 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 may 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 e-mail to billp@rcwa.net.

New Teladoc Registration Process

Teladoc has recently updated the process for how members register their account, and they want to make sure you have up-to-date, detailed instructions for how the new process works.

Updated instructions can be found at

<https://cadrplus.box.com/v/new-teladoc-registration>

Updated Teladoc User Guide can be found at

<https://cadrplus.box.com/v/teladoc-user-guide>

This new process appears to be much simpler overall and will make it even easier for you to register to use the benefit. If you have any problems, call TMTA at 248-488-0300 or Teladoc at 860-217-0851.



**"OK, fine! If that's the way you wanna play,
I'll make obnoxious gurgling sounds the
next time you're putting for birdie!"**

**Remember the TMTA Golf Outing is June 27;
Forms are included at the end of the newsletter**

How to Get Your Insurance Checkup Done

By: Jay Poplawski, RCWA, 248-864-7449

Did you know all TMTA members can get an insurance checkup and free, no-obligation quote from the professionals at Ralph C. Wilson Agency through Selective?

This dynamic combination of an independent agent and coverages and value-added services can help you protect your company the right way. Get what you need, including:

Competitive pricing: Get the right coverage at a price that fits you.

Industry-leading safety and risk management: Get control of your risk. Get access to OSHA-certified trainers and other experts in risk management who know the tooling/manufacturing/technologies industry.

The right customer experience: Get convenient, timely access to claims service, right when you need it. The Wilson Agency along with Selective's mobile app/online customer service website and 24/7 claims center take your claim 24/7. And you'll get a choice of payment plans for your convenience.

Streamlined portfolio of protection: Use one professional, reliable source to get all your business coverages (including commercial auto, property/liability, and workers compensation). You'll avoid a confusing combination of carriers, policies and renewal dates.

It's easy to start. Take the next step to boost your business and reduce your risk. Contact Jay Poplawski of the Ralph C, Wilson Agency today at (248) 864-7749 (direct dial) or jayP@rcwa.net.

tection Act (Act 451 of 1994) part 413 has been amended with changes for boaters and anglers that took effect 3/21/19. These changes were made to strengthen protection for Michigan waterways against the introduction and spread of aquatic invasive species.

Boaters: Boaters must remove all drain plugs from bilges, ballast tanks, and live wells; drain all water from any live wells and bilges; and ensure the watercraft, trailer, and any conveyance used to transport watercraft or trailer are free of aquatic organisms and plants. Boaters should inspect everything before leaving or launching to make sure not to spread invasive aquatic species.

Anglers: A person shall not release baitfish in any waters of Michigan. A person who collects fish shall not use the fish as bait or cut bait except in the inland lake, stream, or Great Lake where the fish was caught, or in a connecting waterway of the inland lake, stream, or Great Lake where the fish was caught if the fish could freely move between the original location of capture and the location of release. Also, a person, who catches fish other than baitfish in a lake, stream, Great Lake, or connecting waterway shall only release the fish in the water where the fish was caught, or in a connecting waterway of the water where the fish was caught if the fish could freely move between the original location of capture and the location of release.

However obtained, unused baitfish should be disposed of on land or in the trash — never in the water. Any baitfish collected may be used only in the waters where it was originally collected. Anglers who catch and release fish should only release the fish back into the same water or connecting water where the fish could have reached on its own.

Both boaters and angler violations are Michigan civil infractions and violaters may be subject to fines of up to \$100 for boaters/anglers.



New Boating & Fishing Laws

Manufacturing Day

This year, the official Manufacturing Day will be on October 5, 2019. It's not too early to plan an event for your company. Events help connect with future generations, begin addressing the skills gap, and present a new image of manufacturing to the world.

Michigan's Natural Resources and Environmental Pro-

First decide on what kind of event you want to host. You can host anywhere from plant tours to expos to career fairs. You can decide if you want to make your event open to the public or to a private group. If you need help and to register your event, contact the Manufacturing Day website at www.mfgday.com. They have a toolkit to give you advice and resources you need to make sure your event is effective.

According to their website, the Manufacturing Day mission is to address common misperceptions about manufacturing by giving manufacturers an opportunity to open their doors and show, in a coordinated effort, what manufacturing is — and what it isn't, by working together.

When is it OK to borrow from your 401(k)

Your 401(k) is growing tax-free money built up over a working lifetime to provide you with money after retirement. A loan from your 401(k) then becomes a financial decision that qualifies as a last resort.

Consider all options first. If you've already applied for a personal loan, negotiated with your creditors, used your home equity for a loan, and used your emergency fund you may have to borrow from your 401(K).

If you've experienced a large financial setback, the drop in your credit rating could make it difficult to obtain credit at an affordable rate. A 401(k) loan could provide a less expensive option. Remember that the interest you save by choosing a 401(k) loan over a bank loan still might not offset the loss of earnings from taking money out. Remember the compound interest you lose on your 401(K) balance.

If you do take a loan out of your 401(k) account, make sure your employment situation is good. If you borrow the money and are fired or change jobs, you typically must pay back the loan balance within 60 days. If not, the IRS now considers the balance as an early withdrawal which means the amount owing becomes taxable income and you'll have to also pay a 10% penalty.

EEO-1 Filing Date Set

Employers with 100 or more employees, and federal contractors with 50 or more employees have until September 30, 2019 (deadline set by a U.S. District Court

judge in Washington, DC) to comply with the Equal Employment Opportunity Commission's (EEOC) revised EEO-1 reporting requirements by reporting to the EEOC how much they paid workers of different sexes, races and ethnicities in 2018.

The new form was originally to start on March 2018 under the Obama administration. The Trump administration issued a stay of the new form under the Paperwork Reduction Act. The National Women's Law Center and the Labor Council for Latin American Advancement opposed the stay. The U.S. District Court judge then ruled on March 4, 2019 that the Trump administration failed to follow its own regulations in implementing the stay. By setting the September 30, 2019 deadline, the court resolved uncertainty about when to submit the EEO-1 form.

Employers who fall into this category (employers with 100 employees or federal contractors with 50 or more employees) should begin preparing for the September 30, 2019 deadline date. Since these are new forms and may be quite time consuming to complete, employers should consult with their legal counsel.



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

- ❖ **Casemer Tool & Machine** located in Oxford, MI; they specialize in all machinable materials; visit their website at www.casemer.com;
- ❖ **Central Oil** located in Roseville, MI; they specialize in coolants, lubricants, oils, and specialty chemicals; visit their website at www.centraloil.net;
- ❖ **Midwest Thermal Spray** located in Farmington Hills; they specialize in the sales, service, process, and installation of arc spray equipment (twin wire arc and spray metal); visit their website at www.midwestthermal.com.

Join TMTA at Our 84th Annual Golf Outing & Dinner

The 84th Annual TMTA Golf Outing and Dinner will be held this year at the Cherry Creek Golf Club located in Shelby Township, Michigan on Thursday, June 27, 2019. Registration starts at 8:30 a.m. and the shotgun start is at 10:00 a.m.

The event will include a full breakfast, including eggs, bacon, pastries, bagels, yogurt, fruit and more, during registration; a day of scramble style golf follows with a shotgun start promptly at 10:00 a.m.; a lunch with hot-dogs, hamburgers with all the fixings grilled on the patio at the turn, snacks are also served; all followed by our time-honored evening of dinner, open bar, and 'Made in America' themed prizes!

We have provided member companies with a guest flyer that they may pass out 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 running annual golf events in the country!



(Rob's Roost continued from Page 1)

after beginning employment with the company to use the accrued time. The accrual period will begin on the same day that the Act takes effect.

An employer meets the requirement of the Act, if they provide at least 40 hours of paid leave during each benefit year. Paid leave can include paid vacation days, paid personal days and paid time off. Employees can carry over up to 40 hours of unused and accrued paid medical leave from one benefit year to the next unless the employers elect to provide the 40 hours at the beginning of each benefit year. Employees do not need to be paid for unused and accrued paid medical leave at the time of separation. Employers should examine their contracts and employment policies, and clearly designate when certain vacation and PTO is earned compared to the new requirements. In addition, employees must follow the company's normal policy for requesting leave and providing any necessary documentation. It is recommended that the records of paid medical leave taken, and hours worked, be kept for a minimum of three years in order to be in compliance with all other Michigan employment laws pertaining to wage, hour and fringe benefits of each employee.

Eligible employees may take paid medical leave for a:

- 1) physical or mental illness or health condition;
- 2) medical diagnosis, care or treatment; and
- 3) preventive care.

"Employee" also includes a family member defined as a spouse or individual to whom the employee is legally married under the laws of any state, a child (biological, adopted, step, or foster), a parent (biological, step, adoptive, or legal guardian), siblings (biological, step or adopted), grandparent or grandchild, or any person who stood in loco parentis when the employee was a minor child.

Eligible employees may also take paid medical leave for:

- 1) a closure of the employee's primary workplace by order of a public official due to a public health emergency;
- 2) the care of his or her child whose school or place of care has been closed by order of a public official due to a public health emergency; or
- 3) exposure to a communicable disease that would jeopardize the health of others as determined by health authorities or a health care provider.

Eligible employees may also use paid medical leave for domestic and sexual assault situations including:

- 1) medical care;

- 2) psychological care or counseling;
- 3) legal services
- 4) relocation expenses;
- 5) services from a victim services organization; or
- 6) participation in any civil or criminal proceeding related to the situation.

If your company does not have 50 or more employees, the new law does not apply to you. If you already provide 40 hours of vacation (or PTO time) per year and accrue this by at least 1 hour per week, then you are already in compliance. If you provide the 40 hours at the beginning of each benefit year, then your employees cannot carry any unused time at the end of the year. If your company does not meet the current criteria, then it is time to review and revise your employee handbook and hang the new Wage and Hour poster.

As a reminder, also effective on March 29, 2019, the Michigan Minimum Wage was raised to \$9.45 per hour.

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 84th Annual Golf Outing & Dinner.



You'll also receive a discount on ticket prices to the event (the amount of discount varies depending on which kind of 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 84th Golf Outing & Dinner today by completing the Golf Sponsorship application found on the home page of our website at www.thetmta.com.

We Want to See Your Name and Your Face!

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

Practical Power - (Electrical savings program)

Provider contact:

Mark Bunting 248-690-6564

John M. Packer & Associates

(Unemployment cost control program)

Provider contact:

Brian Packer 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:

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 Dyja 800-787-6300 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.



**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!)**



tmta talk

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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
Jan 19	245.133	754.017	849.19*
Dec	245.146	752.584	849.23*
Nov	244.786	754.992	847.99*
Oct	247.038	735.850	855.79*
Sept	246.565	734.441	854.15*
Aug	246.336	733.760	853.36*
July	246.155	733.221	852.73*
June 18	246.196	733.343	852.87*

CPI-U All Urban Consumers

Month	82-84	1967	57-59
Jan 19	251.712	754.017	876.92*
Dec	251.107	752.584	874.67*
Nov	251.233	754.992	875.24*
Oct	252.885	757.532	881.00*
Sept	252.439	756.194	879.44*
Aug	252.146	755.317	878.42*
July	252.006	754.898	877.33*
June 18	251.989	754.848	877.87*

**Note: January 2019 CPI-W represents a
1.3% increase from one year ago;
CPI-U a 1.6% 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



The Tooling, Manufacturing & Technologies Association

Proudly announces its

84th Annual Golf Outing and Dinner

Thursday, June 27, 2019

Cherry Creek Golf Club

52000 Cherry Creek Drive

Shelby Township, MI 48316

Golf & Dinner Reservation Form

Fax this Reservation Form to 248-488-0500 or E-mail to elaine@thetmta.com promptly to ensure discounted & preferred tee assignments!

Please send tickets for:

Golfers @ \$150.00 per person until June 21, 2019*
\$175.00 per person after June 21, 2019*
Non-Golfers . . . @ \$60.00 per person (Dinner Only)**

Company Name _____

Address _____

City _____ State _____ Zip _____

By _____

Phone Number _____

Fax Number _____ E-mail _____

Check Enclosed \$ _____ Please Bill Our Company _____

*Tee assignments will be made in the order that ticket requests are received. Golf reservations may be cancelled until June 21, 2019 without charge. No refunds are available after June 21, 2019. Shotgun start begins at 10:00 am. Only TMTA members and their guests are eligible to win door prizes.

**Cancellations may be made until June 21, 2019 without charge. No refunds are available after June 21, 2019. Only TMTA members and their guests are eligible to win door prizes.

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

Please fax to 248-488-0500 or e-mail to elaine@thetmta.com

Tooling, Manufacturing & Technologies Association

84th Annual Golf Outing and Dinner

Thursday, June 27, 2019



Cherry Creek Golf Club
52000 Cherry Creek Drive
Shelby Township, MI 48316

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.
- 84th 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
28237 Orchard Lake Rd., Suite #101, Farmington Hills, MI 48334



*Tooling, Manufacturing & Technologies Association
84th Annual Golf Outing and Dinner*

Thursday, June 27, 2019

*Cherry Creek Golf Club
52000 Cherry Creek Drive
Shelby Township, MI 48316*

- OUTING OPEN TO ALL TMTA MEMBERS and THEIR GUESTS
- DRIVING RANGE opens at 8:30 am until 10:00 am at NO CHARGE -- Golfers can HELP THEMSELVES to the BALLS THE COURSE has set out
- REGISTRATION begins at 8:30 am -- A FULL EGGS AND BACON BREAKFAST is available at the CLUBHOUSE next to the REGISTRATION area STARTING at 8:30 am
- 10:00 am SHOTGUN START
- LUNCH will be AVAILABLE at the TURN on THE PATIO from 11:30 am until the LAST FOURSOME RECEIVES their LUNCH
- 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 FROM 3:00 pm UNTIL 5:00 pm -- The PRIZE DRAWINGS will begin AFTER DINNER
- PRIZES LIMITED to MEMBER COMPANIES and THEIR GUESTS