

The Network News

TRI-STATE MANUFACTURERS' ASSOCIATION NEWSLETTER

MAY 2010

Company of the Month

Matthew Schmidt Machining



Just a one-man shop, Matthew Schmidt Machining holds many opportunities. Started in 2005 this company is a full service shop. There is no job this machine shop will not try. Matthew and his family lived and worked in Miliona. Hoping to expand, they moved to Parkers Prairie. Now he has space to run a custom shop and room to add on when the time is right.

Starting out in a new location is no easy task. In one month a bare shed was turned into an insulated, concrete, fully wired machine shop. This shop has seen everything from farm equipment to motorcycles. Matthew is known for making custom, odd, one of a kind prototype parts. He also enjoys working on small quantity production runs. While this machine shop does have a website, www.matthewschmidtmachining.com, most business comes by word-of-mouth.

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Matthew working with his Milltronics CNC Mill.



TSMA is affiliated with Midwest Manufacturers' Association.

Company of the Month

Matthew Schmidt Machining

...Continued from page 1

Matthew started out in the tool and die business. Never satisfied with standing still he took up machining. The turning point in his career was the purchase of a Bridge Port EZ-Trak, unlike a regular Bridge Port the EZ-Trak is a 2 axis CNC. This machine is known for being accurate, reliable, and fun to use. Ninety nine percent of Matthew's machining is millwork, which makes this particular machine invaluable. As times stay busy it is a great time to think of expansion. That is an interest and a goal for this machine shop. Starting out small has its benefits, there's always room to go up.

The two main machines in Matthew's shop are the Bridge Port EZ-Trak and a Milltronics CNC Mill. While the Bridge Port started his business, the Milltronic has revolutionized it. Owning these two machines requires understanding and maintenance. Luckily Matthew has both. There is no job too small or big for this machinist. With experience and tenacity Matthew runs his entire shop. From the maintenance of machines to customer service, this is a one-stop shop.

Along with machining Matthew is proficient at welding. The three types he uses are stick/arc, wire feed and TIG. His TIG welder is gas powered, water cooled, and noticeably precise.



Matthew and his wife brought a beautiful baby boy into this world on May 12th. His name is Hunter Schmidt. I would like to wish them congratulations on their new addition.

Contact Matthew Schmidt Machining at:

320-808-1123

www.matthewschmidtmachining.com

schmit@midwestinfo.net



Three point arms for a tractor. The original arms were very difficult to find as it was an option for that particular model that not many people bought. The customer wanted something like the originals but slightly cleaner and custom looking.



Parts for an airport snowplow. The originals were worn out. Matthew had to make parts for it so that it could be usable again. This picture represents only a few of the parts that had to be made for that project.

Would you like your company featured as

Company of the Month

in the *Network News*?

Contact the TSMA office at

800-654-5773 or

midwest@runestone.net



F Says...

Elroy Vesta, TSMA President
EJ Enterprises, Fergus Falls

Leadership – Where is it? Or is it Everywhere?

As I travel up and down I-94, I have adequate time to ponder. That is another word for thinking. It is difficult sometimes to manage all of the thoughts the mind is equipped to process. This month I have listened to the dreams and watched students graduate. It seems there should be leaders everywhere. But when I read and process the news I wonder – Are there leaders anywhere?

I know some very good, effective, talented and competent leaders. Economic turmoil has caused the best to become stressed with the decisions they must make. Their moods are at times changeable, and yet they are looked upon to build morale, promote growth, and instill confidence. Can this be done?

YES! Know, however, that it will be costly – one may learn of weakness, discover communication challenges and even be told that you need some education.

With graduations there is a new crop of leaders. Can we be certain they are equipped for the challenges? They come with grandiose ideas to solve all of our problems. They come with idealism and some new models. Like years ago when we began, they are ready to take the 'bull by the horns' and resolve the issues which challenge.

So for a moment - I choose to suggest some things for our consideration as we move forward. Our actions will speak to many about our own leadership and will be useful as we all accept the changes which challenges bring and which transitions require.

Leaders make things happen. Vision becomes part of this process so that all know the direction. Followers buy into the vision and work diligently to bring about fulfillment. The entire company or organization is permeated with the idea of going some place and is ready to work to that end.

Leaders take initiative and are willing to look for solutions. There is something wired into the leader that causes them to work with all so that errors in the workplace will be at a minimum. In this process the leader is usually at the head discovering with a team what will work and make things run more smoothly.

Leaders take risks and are willing to forgive. Success often depends on an entrepreneurial spirit that looks for new ways to complete the mission. Not every idea will be a winner and in the process of making concessions some will hold a grudge. An effective leader chooses to forgive. In fact, the leader will seek to do it in ways that minimize embarrassment.

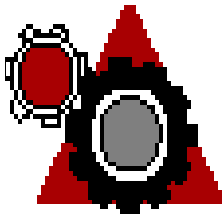
Leaders let go when they must. Delegating is a key ingredient for success. The effective leader has developed the skill of letting go and trusting others with the outcomes.

All of us can learn to be better leaders. The Harvard Business Review stated it this way: "Companies that manage people right will outperform companies that don't by 30 – 40%."

TSMA offers a good starting place to develop skills and learn these lessons.



Due to low registration, the OSHA Training scheduled on June 1 & 2 has been rescheduled.



10-Hour OSHA General Industry Course

September 30 & October 1 in St. Cloud

About the Course

Employees at every level in a manufacturing company, from production staff to management, will benefit from this comprehensive introductory course. Learn about the scope and application of OSHA standards to workplace safety and health. Emphasis is placed on using the 29 CFR Part 1910 general industry standards to identify and recommend abatement for the greatest safety and health hazards. Special emphasis will be placed on recognizing Minnesota-specific regulations. Participants have an opportunity to increase hazard awareness and avoidance using OSHA standard as a guideline, and **earn a general industry OSHA 10-Hour Course Completion Card.**

About the Presenter

Scott Huberty, Loss Control Supervisor
Meadowbrook Insurance Group

Meadowbrook Insurance Group provides a variety of traditional and alternative risk management and insurance services. In Minnesota, Meadowbrook serves as the TPA (Third Party Administrator) for self-insurance groups, including the Trifac Workers Compensation Fund, which is available to members of: Arrowhead Manufacturers & Fabricators Association, Central Minnesota Manufacturers Association, and Tri-State Manufacturers' Association.

Scott Huberty, Loss Control Supervisor for the organization, completed a 30-hour "train the trainer" session that qualifies him to lead the 10-Hour OSHA General Industry Course. TSMA members have appreciated Scott's relaxed yet informative training style at past workshops.



Ten hours of training offered in a one and one-half day format.

Day One: September 30, 2010

10:30 - 11:00 AM Registration

11:00 - 12:00 PM Morning Session

Noon - 12:30 PM Lunch On site

12:30 - 5:00 PM Afternoon Session

Day Two: October 1, 2010

7:30 - 8:00 AM Full Breakfast

8:00 - 12:30 PM Training Session

Location

St. Cloud Location to be Announced

Cost

TMSA Member: \$99/person

Non Members: \$149/person

Price includes: Training manual, lunch, and refreshments on day one. Full breakfast and refreshments on day two.

Registration

Class size limited to 30 people.

Contact TSMA Office for Registration information.



Tri-State Manufacturers' Association

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Tri-State Manufacturers Association

17th Annual

Golf Social

Wednesday July 21, 2010 Thumper Pond Golf Course

Hwy 108 & 78 Ottertail, MN 56571

www.thumperpond.com

11:00 AM Registration
 Noon Shotgun Start
 4:30 PM Social Hour & Awards
 5:15 PM Steak Dinner



\$70/person

Includes green fees, shared cart and steak dinner. 18 hole 4-person scramble

Come and network with others sharing an interest in manufacturing! Golf social open to members, friends, and guests of Tri State Manufacturers' Association.

Corporate Hole Sponsorship - Great Value at \$200!

Hole Sponsorships are just \$200/hole. This is a great value - one golf registration (\$70 value) included with each sponsorship! Call the office at 800-654-5773 to add your name to the list of sponsors. Hold a contest or event at your hole!

2010 Sponsors (To Date):

AdvisorNet Financial • Alexandria Technical College • Arvig Comm Systems • Cosmos Enterprises
 Dawson Insurance • Eide Bailly - Primary Sponsor • EJ Enterprises • Frontier Power Sports
 Innova Industries • Lavelle Company • Productivity, Inc.

Tri-State Golf Social

The 17th annual TSMA Golf Social, a 4-ball scramble, will be held on Wednesday, July 21, 2010, with a shotgun start at Noon. Proceeds from the event will continue to support the TSMA Scholarship Program that was created in 2004. Eide Bailly, LLP has again committed as primary sponsor of the event. As in the past, the afternoon of golf will conclude with an awards ceremony and steak dinner.

All members and friends of the Association are invited to attend the golf social ... typical attendance is 80 to 90 golfers. You don't have to be an experienced golfer to enjoy the TSMA Golf Social - many "non-golfers" participate.

Make plans to join us on July 21st! Watch for registration information to arrive via email, or access the information at www.tsm.org.

Corporate Hole Sponsorships are available at a rate of \$200 ... a great value, since the fee includes one FREE golf registration (a \$70 value)! Call the office today to sign up as a hole sponsor.

If you have questions or suggestions regarding the golf social, contact a 2010 committee member: Chair - Bob Grove (Cosmos Enterprises), Tom Mastellar (Kendeco), Bob Nathe (Lavelle Company), Evan Westra (West Tool), or Steve Winter (Dawson Insurance).

HOLE-IN-ONE CONTEST. GRAND PRIZE VALUED AT \$13,000!

Dream It. Do It. Update Tour of Manufacturing

Alexandria Area Manufacturers to Host an Open House this Fall

The Dream It Do It promotional campaign continues to impact the region, with the latest development being the decision by a working committee in the Alexandria region to stage a "Tour of Manufacturing" this fall. Tour of Manufacturing – Alexandria Area is scheduled from 9:00 AM – Noon on Saturday, October 30, 2010.

The event will feature an open-house format that encourages visits to designated manufacturing plants. Some eight to ten manufacturers in the Alexandria-Glenwood region have expressed interest in participating in the event. The purpose of the open house is to increase interest in manufacturing careers, connect and educate parents about manufacturing, educate the public about what goes on in local facilities by giving them the opportunity to see for themselves, and change attitudes about manufacturing jobs going overseas. Additionally, the tours will help dispel the perception that all manufacturing jobs are dirty, boring and /or dangerous.

The Tour of Manufacturing is for EVERYONE! Students, parents, grandparents, educators, the general public --- all are invited to mark their calendar and make plans to attend on October 30th.

Plans are underway to promote the event via the Echo Press Shopper, fliers at retail locations, school promotions, Facebook advertising, and more. Fundraising efforts are underway as well.

The working committee includes: Gregg Raisanen and Chad Coauette, Alexandria Technical College; Coni McKay, Alexandria Chamber of Commerce; Jason Murray, Alexandria Area Economic Development Commission; Greg Wagner, West Central Initiative; Chuck Gaffaney, Massman Automation; Sharlo Meyer, Aagard Group; and Sandy Kashmark, Tri-State Manufacturers' Association. The Alexandria event is modeled after the Tour of Manufacturing event hosted by the Central MN Manufacturers Association in the St. Cloud region in 2009.

Dream It. Do It.

www.dreamit-doit.com/mn

TSMA Financial Reports

Tri-State Manufacturers' Association Balance Sheet April 30, 2010

ASSETS	
Petty Cash	100
Cash	90,253
Investment/CVI	1,000
Grants Receivable	0
Total Assets	<u>91,353</u>

LIABILITIES	
Liabilities	295

FUND BALANCE	
Fund Balance	93,719
Revenue Over (Under) Exp.	<u>-2,661</u>
Total Fund Balance	<u>91,058</u>

Total Liabilities and Fund Bal. 91,353

Tri-State Manufacturers' Association Statement of Activity For Three Months Ending 4/30/2010

REVENUE	
Advertising Income	95
Golf Income	0
Membership Dues	13,775
Meeting Income	2,615
Misc. Income	119
Total Revenue	<u>16,604</u>

EXPENSES	
Golf Expense	0
Insurance	1,187
Meeting Expense	2,217
Misc. Expense	393
MMA Dues	1,294
Staff Time	9,173
Office Supplies/Postage	473
Travel & Training -Staff	628
Workforce Dev/Scholarship	<u>3,900</u>
Total Expense	<u>19,264</u>

Revenue Over (Under) Exp -2,661

"Green Coalition" to Launch This Fall

What should we name this new initiative?

Some twenty people attended the "green coalition" exploratory meeting held in conjunction with the TSMA general meeting in Alexandria on May 4, 2010. Representatives from two local companies - Gary Christians from ITW Heartland and Steve Jorud from Douglas Machine - shared insights and information about the relatively new "green programs" supported by their companies. Their input led to general discussion from others in attendance about the effectiveness of various green programs.

Shellie-Kae Foster, proprietor of SK Go Green, shared information about the changing world of green, including the steps required to create an effective "green team" within a company.

At the conclusion of the meeting, it was agreed that manufacturers in the region could benefit from continued efforts to collaborate, share information and best practices, share resources, and more via the formation of a "green coalition." Jeremy Schwartz (Alexandria Technical College) and Foster have agreed to serve as co-chairs. Initially, this new initiative will meet on a quarterly basis in conjunction with the TSMA general meetings.

The first session is tentatively scheduled in October 2010 – watch your email or future issue of The Network News for details as they become available.

In the meantime – we need your help to NAME this new initiative! We've received a few excellent suggestions already. Contact the TSMA office to suggest a name for this new offering from TSMA!

Upcoming Manufacturing Events

West Central MN Employment Law Update

When: Thursday June 10, 2010

Time: 8:00 am – 1:30 pm

Where: Broadway Ballroom, Alexandria MN

Cost: \$35

Registration: For information call [320-762-7800](tel:320-762-7800) or email pkalina@rea-alp.com

What You Will Learn: The latest in Employment Law, social media in the workplace, a look at DOL's enforcement, and much more.

Growing Leadership Workshop Held in Fergus Falls

TSMA hosted a "Growing Leadership" workshop on the afternoon of May 10, 2010, at West Central Initiative in Fergus Falls. A dozen people attended the free training, which focused on providing the tools needed to develop effective leaders within an organization. Led by Tom Laughlin, Caravela, Inc. and Chad Weinstein, Hill Center for Ethical Business Leadership, the workshop introduced a leadership development model that draws from a foundation of existing theories and practices. Service, clarity, creativity, competence and courage were identified as the capabilities relevant to ethical leadership. Attendees were encouraged to explore a recent challenge in one of these areas.

To learn more about the model used at the Growing Leadership workshop, visit the Hill Center for Ethical Business Leadership at <http://ethics.jhill.org>. Thank you to Laughlin and Weinstein for bringing this workshop to Fergus Falls.

Enhanced Features on the TSMA Website

Member input requested

Have you logged on to www.tsma.org recently? TSMA's new Executive Assistant, LeeAnn Rostberg, made some improvements to the site earlier this month. Current and back issues of The Network News are now accessible as a PDF. The link to each member's website is now hyperactive, as is the link to the email address for the primary contact person. Several other "touch ups" have been completed as well.

That said – there is still much to be considered regarding enhancements for the TSMA website. The board has discussed a number of features in recent months, including: on-line meeting registration, on-line collection of meeting fees/membership dues, members-only section, job postings, and more. What would you like the site to offer? How can the website enhance the value of your membership? Is an enhanced website a good use of TSMA resources? Call or email the TSMA office to share your thoughts and suggestions.

Does your company website include a link to the TSMA website? We encourage all TSMA members to provide a hyperlink to www.tsma.org. Give LeeAnn a call at 800-654-5773 if you need guidance on adding the link.

Tabletop Trade Show To be scheduled this Fall.

The annual TSMA Tabletop Trade Show, originally scheduled in Alexandria on May 4, has been postponed to the fall of 2010, to allow organizers time to implement new ideas to enhance the show.

TSMA members and prospective members, students, parents, community members --- all are invited to attend the Tabletop Trade Show to learn about the manufacturing related products and services available in the region.

Exhibit space at the Tabletop Show is available to members only, at no charge.

- 6' table provided
- Displays can be formal or informal
- Offer a door prize to encourage visits to your booth!
- Trade show attendance is free and open to the public
- Following the Tabletop Show, join us for dinner at a cost of \$15/person. (This is an excellent time for networking!)
- Cash bar available

To reserve an exhibit space

Contact: LeeAnn
leeannr@runestone.net or 800-654-5773



Lean Office Training

Offered in Alexandria and Fergus Falls

TSMA members have access to low-cost training opportunities right here in west central Minnesota. Working in collaboration with M-State and Alexandria Technical College, the association received an MJSP grant earlier this year to help fund training on four topics.

We are now accepting registrations for Lean Office Training, available in two locations. The Alexandria session is scheduled from Noon to 4:00 PM on June 2nd and the last three Thursdays in June. The Fergus Falls session will run on Friday mornings beginning June 4.

As of press time for this newsletter, there are two seats remaining in the Fergus Falls session and five seats remaining in Alexandria. Lean Office Training is open to TSMA members on a first-come, first-serve basis at a cost of \$30/person to cover the cost of materials. Employers are also required to cover the cost of wages for employees to attend the training.

Lean Office—also known as Business Process Improvement - is a customized class that takes the concepts used for years in the manufacturing setting and applying them to the office setting. Most Lean type courses offered today are specifically designed for the manufacturing or healthcare markets. This class will be customized to the office environment. Course instructor Debbie Johnson, M State Custom Training Services, has over 20 years experience in continuous improvement training and implementation.

Contact the TSMA office at 1-800-654-5773 or midwest@runestone.net to register.



AMFA-ET 12th annual Golf Fundraiser

Wednesday, June 16
Black Bear Casino Resort
Cloquet, MN

12:30 PM Shot Gun Start

Before June 6: \$115/person
After June 6: \$125/person
Dinner Only: \$25/person

Includes 18 holes, shared cart, dinner and prizes.
Proceeds support workforce development efforts.

T SMA and CMMA members
are invited to attend.

Call the office for registration information.

\$100 Cash Drawing: Update

Remember to turn in your business card at each Tri-State meeting for a chance to win \$100 at a future meeting! One business card will be drawn from "the hat" each month; the person named on the card must be present to win.

When a name is drawn and that person is not present, \$100 accrues to the T SMA Scholarship Fund.

Dale Umlauf was present at the May meeting in Alexandria and received \$100.

Thank You

Thank you to **Vaughn Kavlie**, President, AdvisorNet Mortgage and **Shelli-Kae Foster**, SK Go Green for their presentations at the May meeting.

Highlights of the T SMA May Board Meeting

The Tri-State Manufacturers' Association Board of Directors met on May 4, 2010, at the Holiday Inn in Alexandria. The meeting was called to order by president Elroy Vesta at 2:10 PM and adjourned at 3:00 PM.

The consent agenda was approved, including April meeting minutes, April financial reports, and updates on: Growing Leadership workshop, Trifac annual meeting, OSHA training, golf social, green consortium, MJSP grant, and 20th anniversary promotion.

Board members were assigned responsibility for "Did You Know?" for the next several months.

Mike Westergard agreed to chair the new T SMA Legislative Committee.

The date/location for the 2010 Tabletop Trade Show were discussed, with the board expressing interest in coordinating the show with the Impact Alexandria event scheduled on October 6, 2010. Discussion will continue at the next meeting.

Continued funding related to the Dream It. Do It. promotional campaign was discussed, with a request to explore the potential to measure the success of the campaign to date.

The next step in engaging high schools in the region is to acquire email addresses for those who received the offer for free membership in T SMA.

The list of Goals for 2010 was reviewed. Meeting attendance and evaluation feedback are currently "below goal."

Mike will pursue WCI or MN DEED regarding a list of manufacturers for the region.

The next T SMA board meeting is scheduled at 8:00 AM at the Perkins Restaurant in Fergus Falls on Monday, June 7, 2010. Board meetings are open to the membership.

Upcoming Events

Date	Location	Event/Speaker/Topic
June 16	Cloquet	AMFA-ET Golf Fundraiser
July 21	Ottertail	T SMA Golf Outing
Sep 7	Fergus Falls	T SMA Dinner Meeting
Sep 30 & Oct 1	St. Cloud	OSHA 10-Hour Training
Oct 5	Alexandria	Tabletop Trade Show
Nov 2	Fergus Falls	T SMA Monthly Meeting
Dec 7	TBA	Holiday Party

May Did You Know?

“Did You Know?” provides the opportunity to share timely, manufacturing-relevant information about government programs, human resource issues, tax laws, etc. “Did You Know?” information from TSMA’s May meeting is featured below.

Interview Questions You Can't Ask... and Sneaky, Legal Alternatives To Get The Same Information

Taken from www.HRWorld.com

What You Can't Ask

Are you a U.S. citizen?
 What is your native tongue?
 How long have you lived here?
 What religion do you practice?
 Which religious holidays do you observe?

 Do you belong to a club or social organization?

 How old are you?
 How much longer will you work before you retire?
 Is this your maiden name?
 Do you have or plan to have children?
 Can you travel? Can you get a babysitter on short notice for overtime?

 What do your parents do for a living?
 If you get pregnant, will you continue to work, and will you come back after maternity leave?
 We've always had a man/woman do this job. How do you think you will stack up?
 How do you feel about supervising men/women?
 What do you think of interoffice dating?
 Do you smoke or drink?

 Do you take drugs?
 How tall are you?
 How many sick days did you take last year?
 Do you have any disabilities?
 Have you had recent or past illnesses or operations?

 How far is your commute?
 Do you live nearby?
 Have you ever been arrested?

 Are you a member of the National Guard or Reserves?

 Who is your closest relative to notify in case of an emergency?

What to Ask Instead

Are you authorized to work in the U.S.?
 What languages do you read, speak or write fluently?
 What is your current address and phone number?
 What days are you available to work?
 Are you able to work with our required schedule?
 relevant to our industry?
 Are you a member of a professional or trade group that is relevant to our industry?
 Are you over the age of 18?
 What are your long-term career goals?
 Have you worked/earned a degree under another name?
 Are you available to work overtime on occasion?
 You'll be required to travel or work overtime on short notice. Is this a problem for you?

 Tell me how you became interested in the "x" industry.
 What are your long-term career goals?

 What do you have to offer our company?

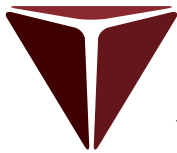
 Tell me about previous experience managing teams.
 Have you ever been disciplined for behavior at work?
 In the past, have you been disciplined for violating company policies forbidding the use of drugs or alcohol?
 Do you use illegal drugs?
 Are you able to reach items on a shelf that's 5'tall?
 How many days of work did you miss last year?
 Are you able to perform the specific duties of this position?
 Are you able to perform the essential functions of this job with or without reasonable accommodations?
 Are you able to start work at 8 a.m.?
 Are you willing to relocate?
 Have you ever been convicted of "x" (fraud, theft and so on)?
 Do you have any upcoming events that would require extensive time away from work?
 In case of emergency, who should we notify?

Do you have information to share with others involved in manufacturing?

i.e. legislation ~ HR updates ~ government programs ~ tax issues
 Contact the TSMA office so we can share the information with other companies.

2010 Membership Directory

The 2010 Membership Directory was sent out in the beginning of May. Members, if you did not receive a copy or if your company can make use of additional free copies, call or email the office with your request. The directory is also available electronically as a pdf file.



TRIFAC
WORKERS' COMPENSATION FUND™
For Manufacturers

ANNUAL MEETING RESCHEDULED

Thursday, May 27
 11:00 AM

Southview Country Club, West St. Paul

Open to all members of the
 Trifac Workers Compensation Fund.

Advertising Rates

TSMA Member Rates

	one month	six months	twelve months
1/8 page	\$20	\$100	\$180
1/4 page	\$35	\$175	\$315
1/2 page	\$60	\$300	\$540
Full page	\$100	\$500	\$900

Contact Sandy Kashmark at the TSMA office for more information:
 Phone: 800-654-5773
 Email: midwest@runestone.net

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TSMA Core Values

1. Tri-State Manufacturers' Association is committed to developing people and companies by providing opportunities for members to acquire industry relevant knowledge or skills.
2. Integrity and trust are guiding principals for Tri-State Manufacturers' Association.
3. Tri-State Manufacturers' Association believes that open, accurate and timely communication is important to accomplishing its mission.

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Membership Plaques are presented to current members at TSMA networking events. Several TSMA members collaborated with the Machine Technology students at North Dakota State College of Science to produce the plaques.

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Score: What is it Good For? The Elements of a Credit Score

A credit score is an extremely important financial tool. It provides access to the financing you need in order to buy a car, a home, or pay for college tuition, among other things. Since higher scores equate to lower costs and vice versa, it's vital to understand the factors involved in calculating your score. Here are the five elements that make up a credit score, in order of importance:

Payment History: 35% impact. Paying debt on time has a positive impact. Late payments, judgments, and charge-offs have a negative impact. Delinquencies that have occurred in the last two years carry more weight than older items.

When applying for a mortgage, every point in your credit score can make a big difference. So don't make any major financial or credit decisions - even paying off an old debt or delinquency - without first discussing it with your mortgage professional.

Outstanding Credit Balances: 30% impact. This factor marks the ratio between the outstanding balance and available credit. Ideally, consumers should make an effort to keep balances as close to zero as possible, and definitely below 30% of the available credit limit when planning to enter into a loan transaction within 3-6 months.

Credit History: 15% impact. This marks the length of time since a particular credit line was established. A seasoned borrower is stronger in this area.

Type of Credit: 10% impact. A mix of auto loans, credit cards, and mortgages is more positive than a concentration of debt from credit cards alone.

Inquiries: 10% impact. This quantifies the number of inquiries (or requests for credit) that have been made on a consumer's credit history within a 6-12 month period. Each individual inquiry - up to 10 - can hurt your credit score by as much as 5 to 30 points. Any additional inquiries thereafter will not affect your credit score.

In other words, don't start the loan process until you're ready to act. Otherwise each individual credit inquiry could cost you. However, scoring models have now been adjusted to count multiple "hard" inquiries within a 45-day period as a single request. So, when you're ready, your credit will be too.



For Your Safety: Occupational Safety and Health – Ergonomics

Contributed by: Diane Brzezinski, Sentry Insurance

Musculoskeletal disorders (MSDs) can be caused or worsened within the work environment. MSDs include a group of conditions that involve the nerves, tendons, muscles and supporting structures, most often in the upper extremity or lower back. They represent a wide range of disorders, which can differ in severity from mild periodic symptoms to severe, chronic and debilitating conditions. Workplace risk factors that often contribute to MSDs include:

- Repetitive, forceful or prolonged exertions
- Frequent or heavy lifting, pushing, pulling or carrying of heavy objects
- Prolonged awkward postures
- Vibration

Jobs or working conditions that combine these factors will increase the risk for musculoskeletal problems. The level of risk depends on how long a worker is exposed to these conditions, how often they are exposed and the level of exposure.

MSDs can be prevented through the application of ergonomics, the science of fitting workplace conditions and job demands to the capabilities of workers. If your business does not already have an ergonomics program in place, an easy way to assess possible ergonomic problems is to review your injury and illness records (such as the OSHA log). Categorize MSD cases by job, department, division, work task, shift and so on to determine whether patterns exist.

Once you've determined the areas that need ergonomic improvement, create an ergonomics team to evaluate and update ergonomics in your operations. The team should consist of supervisors and representatives from each of the following areas: safety and health, medical, production, engineering and human resources areas. The ergonomics team members should be trained in the basic principles of ergonomics, and in the identification and recognition of MSD risk factors.

The team should follow these three controls as a simple strategy for reducing ergonomic hazards:

- Reduce or eliminate potentially hazardous conditions using engineering controls
- Make changes in work practices and management policies as needed
- Train employees on how to help avoid ergonomic hazards on the job

To help make the workplace more ergonomically friendly, consider changing:

- The way materials, parts and products are transported (i.e., use mechanical assist devices to relieve heavy load lifting and carrying tasks, or install handles or slotted hand holes in packages that require manual handling).
- Workstation layout, using height-adjustable workbenches or locating tools and materials within short reaching distances.
- The way parts, tools and materials are manipulated (i.e., use fixtures to hold work pieces and relieve the need for awkward hand and arm positions, and suspend tools to reduce weight and allow easier access).
- Tool designs to maintain neutral wrist positions for repetitive tasks. Keep in mind that pistol grip tools are usually appropriate for work done on a vertical surface, while inline grips are better for working on a horizontal surface.
- Materials and fasteners (i.e., use lighter-weight packaging materials to reduce lifting loads).
- Assembly access and sequence (i.e., remove physical and visual obstructions when assembling components to reduce awkward postures or static exertions).

Be proactive in reducing ergonomic hazards in your workplace – you'll better protect the safety and health of your employees, and reduce the costs associated with employee injuries.

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TSMA Standing Committees

Tri-State members are invited to join a committee at any point throughout the year. Contact the TSMA office or the committee chair directly.

Membership Committee, chair:
Todd Peterson, TS&L Properties / 3M

Program Committee, chair:
Elroy Vesta, EJ Enterprises

Special Events Committee, chair:
Bob Grove, Cosmos Enterprises

Youth Involvement Committee, chair:
Mike Westergard, StoneL Corporation

Membership Dues Structure

The TSMA Membership Dues Structure is identical for manufacturing and associate members. Dues are based on number of employees.

No. of Employees	Annual Dues
1 person shop.....	\$ 75
2 to 5.....	\$ 125
6 to 15.....	\$ 175
16 to 30.....	\$ 200
31 to 50.....	\$ 250
51 to 99.....	\$ 275
100 to 199.....	\$ 325
200 or more.....	\$ 350

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