



# SAFETY DATA SHEET

### Synthetic Powershift Transmission Fluid SAE 10W

According to Appendix D, OSHA Hazard Communication Standard 29 CFR §1910.1200 and WHMIS 2015, in compliance with the Hazardous Product Act (HPA, as amended) and the requirements of the Hazardous Product Regulations (HPR).

1. Identification	
Product identifier	
Product name	Synthetic Powershift Transmission Fluid SAE 10W
Product number	CTG
Recommended use of the che	
Application	Lubricating oil.
Uses advised against	Avoid the formation of mists.
Details of the supplier of the s	
Supplier	AMSOIL INC. Bordner, Ladner, Gervais Scotia Plaza, 40 King St W Toronto, ON, Canada M5H 3Y4 T: +1 416-367-6547
Manufacturer	AMSOIL INC. One AMSOIL Center, Superior, WI 54880, USA. T: +1 715-392-7101 compliance@amsoil.com
Emergency telephone number	
Emergency telephone	CHEMTREC: Within USA and Canada: 1-800-424-9300 Outside the USA and Canada: +1 703-741-5970 (collect calls accepted) 24/7
2. Hazard(s) identification	
Classification of the substance	e or mixture
OSHA/WHMIS Regulatory Status	This Product is not Hazardous under the OSHA Hazard Communication Standard and according to the hazard criteria of the Hazardous Product Regulations.
Physical hazards	Not Classified
Health hazards	Not Classified
Environmental hazards	Aquatic Acute 3 - H402 Aquatic Chronic 3 - H412
Label elements	
Hazard statements	H412 Harmful to aquatic life with long lasting effects.
Precautionary statements	P273 Avoid release to the environment. P501 Dispose of contents/ container in accordance with national regulations.
Other hazards	

This product does not contain any substances classified as PBT or vPvB.

3. Composition/information on ingredier	ts	
Mixtures		
Hydrogenated base oil		10 - <16%
CAS number: 64742-54-7		
Olaasifaatian		
Classification Asp. Tox. 1 - H304		
Hydrogenated base oil		3 - <5%
CAS number: 8042-47-5		
Classification		
Asp. Tox. 1 - H304		
Zinc bis[bis(tetrapropylenephenyl)] bis dithiophosphate)	hydrogen	3 - <5%
CAS number: 11059-65-7		
Classification		
Aquatic Chronic 3 - H412		
Benzene, polypropene derivatives, sul	onated, calcium salts	0.5 - <1%
CAS number: 75975-85-8		
Classification		
Eye Irrit. 2A - H319		
Skin Sens. 1 - H317		
Dhenel dedeard branched		0.005 <0.05%
Phenol, dodecyl-, branched		0.025 - <0.25%
CAS number: 121158-58-5		
M factor (Acute) = 10	M factor (Chronic) = 10	
Classification		
Skin Corr. 1C - H314 Eye Dam. 1 - H318		
Repr. 1B - H360F		
Aquatic Acute 1 - H400		
Aquatic Chronic 1 - H410		
Nonylphenol, branched, ethoxylated		0.025 - <0.25%
CAS number: 68412-54-4		0.020 - 50.20%
M factor (Acute) = 1	M factor (Chronic) = 10	
Classification Aquatic Acute 1 - H400		
Aquatic Acute 1 - H400 Aquatic Chronic 1 - H410		

Xylene	<0.025%
CAS number: 1330-20-7	
Olaasifiastian	
Flam. Liq. 3 - H226 Acute Tox. 4 - H312	
Acute Tox. 4 - H332	
Skin Irrit. 2 - H315	
Eye Irrit. 2A - H319	
STOT SE 3 - H335	
STOT RE 2 - H373	
Asp. Tox. 1 - H304	
Ethylbenzene	<0.025%
CAS number: 100-41-4	
0A0 humber. 100-41-4	
Classification	
Flam. Liq. 2 - H225	
Acute Tox. 4 - H332	
STOT RE 2 - H373	
Asp. Tox. 1 - H304	
Aquatic Chronic 3 - H412	
The full text for all hazard state	ements is displayed in Section 16.
Composition comments	The exact percentage is withheld as a trade secret in accordance with 29 CFR 1910.1200.
4. First-aid measures	
Description of first aid measure	es
General information	Get medical attention if any discomfort continues. Show this Safety Data Sheet to the medical personnel.
Inhalation	Move affected person to fresh air and keep warm and at rest in a position comfortable for breathing. Maintain an open airway. Loosen tight clothing such as collar, tie or belt.
Ingestion	Rinse mouth thoroughly with water. Give a few small glasses of water or milk to drink. Stop if the affected person feels sick as vomiting may be dangerous. Do not induce vomiting unless under the direction of medical personnel. If vomiting occurs, the head should be kept low so that vomit does not enter the lungs. Never give anything by mouth to an unconscious person. Maintain an open airway. Loosen tight clothing such as collar, tie or belt.
Skin Contact	Rinse with water.
Eye contact	Rinse immediately with plenty of water. Remove any contact lenses and open eyelids wide apart. Continue to rinse for at least 10 minutes.
Protection of first aiders	First aid personnel should wear appropriate protective equipment during any rescue.
Most important symptoms and	effects, both acute and delayed
General information	See Section 11 for additional information on health hazards. The severity of the symptoms described will vary dependent on the concentration and the length of exposure.
Inhalation	Prolonged inhalation of high concentrations may damage respiratory system.
Ingestion	Gastrointestinal symptoms, including upset stomach. Fumes from the stomach contents may be inhaled, resulting in the same symptoms as inhalation.

Skin contact	Prolonged contact may cause dryness of the skin.	
Eye contact	May cause temporary eye irritation.	
Indication of immediate medica	al attention and special treatment needed	
Notes for the doctor	Treat symptomatically.	
Specific treatments	No special treatment required.	
5. Fire-fighting measures		
Extinguishing media		
Suitable extinguishing media	Extinguish with alcohol-resistant foam, carbon dioxide, dry powder or water fog. Use fire- extinguishing media suitable for the surrounding fire.	
Unsuitable extinguishing media	Do not use water jet as an extinguisher, as this will spread the fire.	
Special hazards arising from the	he substance or mixture	
Specific hazards	Containers can burst violently or explode when heated, due to excessive pressure build-up. Contains Hydrocarbons. The product is immiscible with water and will spread on the water surface.	
Hazardous combustion products	Thermal decomposition or combustion products may include the following substances: Harmful gases or vapors.	
Advice for firefighters		
Protective actions during firefighting	Avoid breathing fire gases or vapors. Evacuate area. Cool containers exposed to heat with water spray and remove them from the fire area if it can be done without risk. Cool containers exposed to flames with water until well after the fire is out. If a leak or spill has not ignited, use water spray to disperse vapors and protect men stopping the leak.	
Special protective equipment for firefighters	Wear positive-pressure self-contained breathing apparatus (SCBA) and appropriate protective clothing. Standard Firefighter's clothing including helmets, protective boots and gloves, that provides a basic level of protection during chemical incidents is defined by the Canada Occupational Health and Safety Regulations, by provincial guidelines on occupational health and safety or by NFPA standards if applicable.	
6. Accidental release measure	iS	
Personal precautions, protectiv	ve equipment and emergency procedures	
Personal precautions	No action shall be taken without appropriate training or involving any personal risk. Keep unnecessary and unprotected personnel away from the spillage. Wear protective clothing as described in Section 8 of this safety data sheet. Follow precautions for safe handling described in this safety data sheet. Wash thoroughly after dealing with a spillage. Use protective equipment appropriate for surrounding materials.	
Environmental precautions		
Environmental precautions	Harmful to aquatic life with long lasting effects. Avoid discharge to the aquatic environment. Inform the relevant authorities if environmental pollution occurs (sewers, waterways, soil or air).	
Methods and material for containment and cleaning up		
Methods for cleaning up	Wear protective clothing as described in Section 8 of this safety data sheet. Clear up spills immediately and dispose of waste safely. Reuse or recycle products wherever possible. Absorb the spillage with an inert, dry material and place it in a suitable waste disposal container. Flush contaminated area with plenty of water. Wash thoroughly after dealing with a spillage. Dispose of contents/container in accordance with national regulations.	

Reference to other sections For personal protection, see Section 8. For waste disposal, see Section 13.

7. Handling and storage		
Precautions for safe handling		
Usage precautions	Read and follow manufacturer's recommendations. Wear protective clothing as described in Section 8 of this safety data sheet. Keep away from food, drink and animal feeding stuffs. Handle all packages and containers carefully to minimize spills. Keep container tightly sealed when not in use. Avoid the formation of mists. Avoid contact with used product. Do not reuse empty containers.	
Advice on general occupational hygiene	Wash promptly if skin becomes contaminated. Take off contaminated clothing and wash before reuse. Wash contaminated clothing before reuse. Do not eat, drink or smoke when using this product. Wash at the end of each work shift and before eating, smoking and using the toilet. Change work clothing daily before leaving workplace.	
Conditions for safe storage, in	cluding any incompatibilities	
Storage precautions	Store away from incompatible materials (see Section 10). Keep container tightly closed, in a cool, well ventilated place. Protect containers from damage.	
Storage class	Chemical storage.	
Specific end uses(s)		
Specific end use(s)	The identified uses for this product are detailed in Section 1.	
8. Exposure Controls/persona	I protection	
Control parameters Occupational exposure limits		
Comments	The following constituents are the only constituents of the product which have a PEL, TLV or other recommended exposure limit. At this time, the other constituents have no known exposure limits.	
Under conditions which may generate mists, the following exposure limits are recommended: Long-term exposure limit (8-hour TWA): 5 mg/m³ Short-term exposure limit (15-minute): 10 mg/m³		
Xylene		
Long-term exposure limit (8-hour TWA): OSHA 100 ppm 435 mg/m³ Long-term exposure limit (8-hour TWA): ACGIH 100 ppm 434 mg/m³ Short-term exposure limit (15-minute): ACGIH 150 ppm 651 mg/m³ A4		
Ethylbenzene		
Long-term exposure limit (8-hour TWA): OSHA 100 ppm 435 mg/m <sup>3</sup> Long-term exposure limit (8-hour TWA): ACGIH 20 ppm 87 mg/m <sup>3</sup> A3 OSHA = Occupational Safety and Health Administration. ACGIH = American Conference of Governmental Industrial Hygienists. A3 = Confirmed Animal Carcinogen with Unknown Relevance to Humans		

A3 = Confirmed Animal Carcinogen with Unknown Relevance to Humans. A4 = Not Classifiable as a Human Carcinogen.

Ethylbenzene (CAS: 100-41-4)

Immediate danger to life 800 ppm and health

Exposure controls

Appropriate engineering controls	Provide adequate ventilation. Good general ventilation should be adequate to control worker exposure to airborne contaminants.
Eye/face protection	Eyewear complying with an approved standard should be worn if a risk assessment indicates eye contact is possible. Personal protective equipment for eye and face protection should comply with OSHA 1910.133 and/or the Canadian regulation on health and safety at work, SOR/86-304, Part XII (12.6), and any relevant provincial regulation relating to health and safety at work. The following protection should be worn: Chemical splash goggles.
Hand protection	Chemical-resistant, impervious gloves complying with an approved standard should be worn if a risk assessment indicates skin contact is possible. The most suitable glove should be chosen in consultation with the glove supplier/manufacturer, who can provide information about the breakthrough time of the glove material. To protect hands from chemicals, gloves should comply with OSHA 1910.138 and/or the Canadian regulation on health and safety at work, SOR/86-304, Part XII (12.9), and be demonstrated to be impervious to the chemical and resist degradation. Considering the data specified by the glove manufacturer, check during use that the gloves are retaining their protective properties and change them as soon as any deterioration is detected. Frequent changes are recommended.
Other skin and body protection	Appropriate footwear and additional protective clothing complying with an approved standard should be worn if a risk assessment indicates skin contamination is possible.
Hygiene measures	Provide eyewash station and safety shower. Contaminated work clothing should not be allowed out of the workplace. Wash contaminated clothing before reuse. Clean equipment and the work area every day. Good personal hygiene procedures should be implemented. Wash at the end of each work shift and before eating, smoking and using the toilet. When using do not eat, drink or smoke.
Respiratory protection	Respiratory protection complying with an approved standard should be worn if a risk assessment indicates inhalation of contaminants is possible. Provide adequate ventilation. Large Spillages: If ventilation is inadequate, suitable respiratory protection must be worn.
Environmental exposure controls	Keep container tightly sealed when not in use.

### 9. Physical and Chemical Properties

Information on basic physical and chemical properties	
Appearance	Liquid.
Color	Red.
Odor	Mild hydrocarbon.
Odor threshold	Not available.
рН	Not available.
Melting point	Not available.
Initial boiling point and range	Not available.
Flash point	246°C Cleveland open cup. [ASTM D 92]
Evaporation rate	Not available.
Upper/lower flammability or explosive limits	Not available.
Vapor pressure	Not available.
Vapor density	Not available.

Relative density	0.8529
Solubility(ies)	Not known.
Partition coefficient	Not available.
Auto-ignition temperature	Not available.
Decomposition Temperature	Not available.
Viscosity	41.9 cSt @ 40°C 7.1 cSt @ 100°C [ASTM D 445]
Explosive properties	Not considered to be explosive.
Oxidizing properties	Does not meet the criteria for classification as oxidizing.
Fire point	262°C Cleveland open cup. [ASTM D 92]
Pour point	-48°C [ASTM D 97]
10. Stability and reactivity	
Reactivity	See the other subsections of this section for further details.
Stability	Stable at normal ambient temperatures and when used as recommended. Stable under the prescribed storage conditions.
Possibility of hazardous reactions	No potentially hazardous reactions known.
Conditions to avoid	There are no known conditions that are likely to result in a hazardous situation.
Materials to avoid	No specific material or group of materials is likely to react with the product to produce a hazardous situation.
Hazardous decomposition products	Does not decompose when used and stored as recommended. Thermal decomposition or combustion products may include the following substances: Harmful gases or vapors.
11. Toxicological information	
Information on toxicological ef	fects
Toxicological effects	Not regarded as a health hazard under current legislation.
Acute toxicity - oral Notes (oral LD₅₀)	Based on available data the classification criteria are not met.
Acute toxicity - dermal Notes (dermal LD <sub>50</sub> )	Based on available data the classification criteria are not met.
Acute toxicity - inhalation Notes (inhalation LC₅₀)	Based on available data the classification criteria are not met.
Skin corrosion/irritation Animal data	Based on available data the classification criteria are not met.
Serious eye damage/irritation Serious eye damage/irritation	Based on available data the classification criteria are not met.
Respiratory sensitization	

Respiratory sensitization	Based on available data the classification criteria are not met.
Skin sensitization Skin sensitization	Based on available data the classification criteria are not met.
Germ cell mutagenicity Genotoxicity - in vitro	Based on available data the classification criteria are not met.
Carcinogenicity Carcinogenicity	Based on available data the classification criteria are not met.
IARC carcinogenicity	None of the ingredients are listed or exempt.
Reproductive toxicity Reproductive toxicity - fertility Reproductive toxicity -	Based on available data the classification criteria are not met. Based on available data the classification criteria are not met.
development	
Specific target organ toxicity -	single exposure
STOT - single exposure	Not classified as a specific target organ toxicant after a single exposure.
Specific target organ toxicity -	
STOT - repeated exposure	Not classified as a specific target organ toxicant after repeated exposure.
Aspiration hazard Aspiration hazard	Based on available data the classification criteria are not met.
General information	No specific health hazards known. The severity of the symptoms described will vary dependent on the concentration and the length of exposure.
Inhalation	Prolonged inhalation of high concentrations may damage respiratory system.
Ingestion	Gastrointestinal symptoms, including upset stomach. Fumes from the stomach contents may be inhaled, resulting in the same symptoms as inhalation.
Skin Contact	Prolonged contact may cause dryness of the skin.
Eye contact	May cause temporary eye irritation.
Route of exposure	Ingestion Inhalation Skin and/or eye contact
Target Organs	No specific target organs known.
Medical considerations	Skin disorders and allergies.

Toxicological information on ingredients.

Acute toxicity - oral

#### Hydrogenated base oil

Notes (oral LD₅₀)	LD₅₀ >5000 mg/kg, Oral, Rat REACH dossier information.
Acute toxicity - dermal	
Notes (dermal LD <sub>50</sub> )	$LD_{50}$ >5000 mg/kg, Dermal, Rabbit REACH dossier information.
Acute toxicity - inhalation	
Notes (inhalation LC <sub>50</sub> )	$LC_{50}$ >5.53 mg/l, Inhalation, Rat REACH dossier information.
Skin corrosion/irritation	

Animal data	Dose: 0.5ml, 24 hours, Rabbit Erythema/eschar score: No erythema (0). Edema score: No oedema (0). REACH dossier information.
Serious eye damage/irritat	tion
Serious eye damage/irritation	Dose: 0.1ml, 72 hours, Rabbit REACH dossier information.
Skin sensitization	
Skin sensitization	Buehler test - Guinea pig: Not sensitizing. REACH dossier information.
Germ cell mutagenicity	
Genotoxicity - in vitro	Gene mutation: Negative. REACH dossier information.
Genotoxicity - in vivo	Chromosome aberration: Negative. REACH dossier information.
Reproductive toxicity	
Reproductive toxicity - fertility	Screening - NOAEL > 1000 mg/kg/day, Oral, Rat P REACH dossier information.
Reproductive toxicity - development	Developmental toxicity: - LOAEL: 125 mg/kg/day, Dermal, Rat REACH dossier information.

12. Ecological Information

Toxicity

Harmful to aquatic life with long lasting effects.

### Ecological information on ingredients.

#### Hydrogenated base oil

Acute aquatic toxicity	
Acute toxicity - fish	$LL_{50}$ , 96 hours: > 100 mg/l, Pimephales promelas (Fat-head Minnow)
Acute toxicity - aquatic invertebrates	EL₅₀, 48 hours: > 10000 mg/l, Daphnia magna
Acute toxicity - aquatic plants	NOEL, 72 hours: > 100 mg/l, Pseudokirchneriella subcapitata

#### Persistence and degradability

Persistence and degradability The degradability of the product is not known.

Ecological information on ingredients.

#### Hydrogenated base oil

Biodegradation	Water - Degradation 31: 28 days Inherently biodegradable.
Bioaccumulative potential	
<b>Bio-Accumulative Potential</b>	No data available on bioaccumulation.
Partition coefficient	Not available.
Mobility in soil	
Mobility	No data available.
Other adverse effects	
Other adverse effects	None known.

13. Disposal considerations		
Waste treatment methods		
General information	The generation of waste should be minimized or avoided wherever possible. Reuse or recycle products wherever possible. This material and its container must be disposed of in a safe way. Disposal of this product, process solutions, residues and by-products should at all times comply with the requirements of environmental protection and waste disposal legislation and any local authority requirements.	
Disposal methods	Dispose of surplus products and those that cannot be recycled via a licensed waste disposal contractor. Waste packaging should be collected for reuse or recycling. Incineration or landfill should only be considered when recycling is not feasible. Waste should not be disposed of untreated to the sewer unless fully compliant with the requirements of the local water authority.	
14. Transport information		
General	The product is not covered by international regulations on the transport of dangerous goods (IMDG, IATA, DOT, TDG).	
UN Number		
Not applicable.		
UN proper shipping name		
Not applicable.		
Transport hazard class(es)		
<b>Transport labels</b> No transport warning sign requ	uired.	
Packing group		
Not applicable.		
Environmental hazards		
Environmentally Hazardous Substance No.		
Special precautions for user		
Not applicable.		
DOT TIH Zone	Not applicable.	
Transport in bulk according to Annex II of MARPOL 73/78 and the IBC Code	Not applicable.	
15. Regulatory information		
Regulatory References	OSHA Hazard Communication Standard 29 CFR §1910.1200 Hazardous Products Regulation (SOR/2015-17) Transportation of Dangerous Goods Regulations -SOR/2015-100.	
US Federal Regulations		

SARA Section 302 Extremely Hazardous Substances Tier II Threshold Planning Quantities None of the ingredients are listed or exempt.

### CERCLA/Superfund, Hazardous Substances/Reportable Quantities (EPA)

The following ingredients are listed or exempt:

*Xylene* Final CERCLA RQ: 100(45.4) pounds (Kilograms)

*Ethylbenzene* Final CERCLA RQ: 1000(454) pounds (Kilograms)

SARA Extremely Hazardous Substances EPCRA Reportable Quantities

None of the ingredients are listed or exempt.

### SARA 313 Emission Reporting

The following ingredients are listed or exempt:

*Zinc bis[bis(tetrapropylenephenyl)] bis(hydrogen dithiophosphate)* 1.0 %

Xvlene

0.1 % 1.0 %

*Ethylbenzene* 0.1 %

CAA Accidental Release Prevention None of the ingredients are listed or exempt.

SARA (311/312) Hazard Categories

None of the ingredients are listed or exempt.

### OSHA Highly Hazardous Chemicals

None of the ingredients are listed or exempt.

#### **US State Regulations**

#### California Proposition 65 Carcinogens and Reproductive Toxins

The following ingredients are listed or exempt:

*Ethylbenzene* Known to the State of California to cause cancer.

### California Air Toxics "Hot Spots" (A-I)

The following ingredients are listed or exempt:

Triphenyl phosphite

Xylene

Ethylbenzene

California Air Toxics "Hot Spots" (A-II)

None of the ingredients are listed or exempt.

### California Directors List of Hazardous Substances

The following ingredients are listed or exempt:

Xylene

Ethylbenzene

### Massachusetts "Right To Know" List

The following ingredients are listed or exempt:

Xylene

Ethylbenzene

### Rhode Island "Right To Know" List

The following ingredients are listed or exempt:

Xylene

Ethylbenzene

### Minnesota "Right To Know" List

The following ingredients are listed or exempt:

Xylene

Ethylbenzene

### New Jersey "Right To Know" List

The following ingredients are listed or exempt:

Xylene

Ethylbenzene

### Pennsylvania "Right To Know" List

The following ingredients are listed or exempt:

Xylene

Ethylbenzene

#### Inventories

Canada - DSL/NDSL All the ingredients are listed or exempt.

US - TSCA

All the ingredients are listed or exempt.

### US - TSCA 12(b) Export Notification

None of the ingredients are listed or exempt.

### 16. Other information

Abbreviations and acronyms used in the safety data sheet	C.A.S. = Chemical Abstracts Service; E.C. No = European Commission number; GHS = Globally Harmonised System; OSHA = Occupational Safety and Health Administration; WHMIS = Workplace Hazardous Materials Information System; DOT = Department of Transport; TDG = Transport of Dangerous Goods Regulations; IMDG = International Maritime Dangerous Goods; IATA = International Air Transport Association; SARA = Superfund Amendments and Reauthorization Act; CERCLA = Comprehensive Environmental; EPCRA = Emergency Planning and Community Right-to-Know Act; TSCA = Toxic Substances Control Act; LD/LC/EC = Lethal Dose,Lethal Concentration/Effect Concentration for 50% of population; NOEC = No Overall Effect Concentration; NOEL = No Overall Effect Level; REACH = Registration, Evaluation, Authorisation & Restriction of Chemicals; STOT-RE = Single Target Organ Toxicity - Repeat Exposure; STOT-SE= Specific Target Organ Toxicity - Single Exposure; PBT = Persistent, Bioaccumulative, Toxic; vPvB = Very Persistent, Very Bioaccumulative.
Key literature references and sources for data	Source: European Chemicals Agency, http://echa.europa.eu/
Training advice	Read and follow manufacturer's recommendations. Only trained personnel should use this material.

Revision comments	This is the first issue.
Revision date	3/22/2018
SDS No.	7380
Hazard statements in full	<ul> <li>H225 Highly flammable liquid and vapor.</li> <li>H226 Flammable liquid and vapor.</li> <li>H304 May be fatal if swallowed and enters airways.</li> <li>H312 Harmful in contact with skin.</li> <li>H314 Causes severe skin burns and eye damage.</li> <li>H315 Causes skin irritation.</li> <li>H317 May cause an allergic skin reaction.</li> <li>H318 Causes serious eye damage.</li> <li>H319 Causes serious eye damage.</li> <li>H319 Causes serious eye irritation.</li> <li>H332 Harmful if inhaled.</li> <li>H335 May cause respiratory irritation.</li> <li>H360F May damage fertility.</li> <li>H373 May cause damage to organs (Hearing organs) through prolonged or repeated exposure.</li> <li>H307 May cause damage to organs (Central nervous system, Liver, Kidneys) through prolonged or repeated exposure.</li> <li>H400 Very toxic to aquatic life.</li> <li>H402 Harmful to aquatic life.</li> <li>H410 Very toxic to aquatic life with long lasting effects.</li> <li>H412 Harmful to aquatic life with long lasting effects.</li> </ul>

This information relates only to the specific material designated and may not be valid for such material used in combination with any other materials or in any process. Such information is, to the best of the company's knowledge and belief, accurate and reliable as of the date indicated. However, no warranty, guarantee or representation is made to its accuracy, reliability or completeness. It is the user's responsibility to satisfy himself as to the suitability of such information for his own particular use.