## **SAVE UP TO 25%**



### SAFETY DATA SHEET

### Synthetic Manual Synchromesh Transmission Fluid

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 Manual Synchromesh Transmission Fluid

Product number MTF

Recommended use of the chemical and restrictions on use

**Application** Lubricating oil.

**Uses advised against** Avoid the formation of mists.

Details of the supplier of the safety data sheet

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 or mixture

OSHA/WHMIS Regulatory

This Product is Hazardous under the OSHA Hazard Communication Standard and according

to the hazard criteria of the Hazardous Product Regulations.

Physical hazards Not Classified

**Health hazards** Eye Irrit. 2A - H319

**Environmental hazards** Aquatic Chronic 3 - H412

Label elements

**Pictogram** 

**Status** 



Signal word Warning

**Hazard statements** H319 Causes serious eye irritation.

H412 Harmful to aquatic life with long lasting effects.

**Precautionary statements** P264 Wash contaminated skin thoroughly after handling.

P273 Avoid release to the environment.

P280 Wear eye protection.

P305+P351+P338 If in eyes: Rinse cautiously with water for several minutes. Remove contact

lenses, if present and easy to do. Continue rinsing.

P337+P313 If eye irritation persists: Get medical advice/ attention.

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 ingredients

### **Mixtures**

## Hydrogenated base oil 40 - 55%

CAS number: 64742-54-7

#### Classification

Asp. Tox. 1 - H304

### Hydrogenated base oil 1 - <2.5%

CAS number: 64742-53-6

#### Classification

Asp. Tox. 1 - H304

### Hydrogenated base oil 1 - <2.5%

CAS number: 64742-47-8

### Classification

Skin Irrit. 2 - H315 STOT SE 3 - H336 Asp. Tox. 1 - H304

Aquatic Chronic 2 - H411

### Zinc bis(O,O-diisooctyl) bis(dithiophosphate)

1 - < 2.5%

CAS number: 28629-66-5

### Classification

Skin Irrit. 2 - H315 Eye Dam. 1 - H318 Aquatic Chronic 2 - H411

The full text for all hazard statements 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 measures

General information Get medical attention immediately. Show this Safety Data Sheet to the medical personnel.

**Inhalation** Remove affected person from source of contamination. 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. When breathing is difficult, properly trained personnel may assist affected person by administering oxygen. Place unconscious person on

their side in the recovery position and ensure breathing can take place.

Ingestion Rinse mouth thoroughly with water. Remove any dentures. 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. Move affected person to fresh air and keep warm and at rest in a position comfortable for breathing. Place unconscious person on their side in the recovery position and ensure breathing can take place. 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** Irritating to eyes.

Indication of immediate medical attention and special treatment needed

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 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

Hydrocarbons. Carbon monoxide (CO). Carbon dioxide (CO2).

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. Control run-off water by containing and keeping it out of sewers and watercourses. If risk of water pollution occurs, notify appropriate authorities.

# 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 measures

### Personal precautions, protective 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. Ensure procedures and training for emergency decontamination and disposal are in place. Do not touch or walk into spilled material. Avoid contact with skin and eyes. Use protective equipment appropriate for surrounding materials.

### **Environmental precautions**

#### **Environmental precautions**

Harmful to aquatic life with long lasting effects. Avoid discharge into drains or watercourses or onto the ground. Avoid discharge to the aquatic environment. Large Spillages: 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. Small Spillages: Absorb spillage with sand or other inert absorbent. Collect and place in suitable waste disposal containers and seal securely. Large Spillages: If leakage cannot be stopped, evacuate area. Flush spilled material into an effluent treatment plant, or proceed as follows. Contain and absorb spillage with sand, earth or other non-combustible material. Place waste in labeled, sealed containers. Clean contaminated objects and areas thoroughly, observing environmental regulations. The contaminated absorbent may pose the same hazard as the spilled material. Flush contaminated area with plenty of water. Wash thoroughly after dealing with a spillage. Dispose of waste to licensed waste disposal site in accordance with the requirements of the local Waste Disposal Authority.

#### Reference to other sections

For personal protection, see Section 8. See Section 11 for additional information on health hazards. See Section 12 for additional information on ecological hazards. 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. Do not handle until all safety precautions have been read and understood. Do not handle broken packages without protective equipment. Do not reuse empty containers. Avoid contact with used product.

# 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, including any incompatibilities

Storage precautions Store away from incompatible materials (see Section 10). Store in accordance with local

regulations. Keep only in the original container. Keep container tightly closed, in a cool, well ventilated place. Keep containers upright. Protect containers from damage. Utilize retaining walls to prevent soil and water pollution in the event of spillage. The storage area floor should

be leak-tight, jointless and not absorbent.

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/personal 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/m<sup>3</sup> Short-term exposure limit (15-minute): 10 mg/m<sup>3</sup>

### **Exposure controls**

Appropriate engineering controls

Provide adequate ventilation. Use process enclosures, local exhaust ventilation or other engineering controls as the primary means to minimize worker exposure. Personal protective equipment should only be used if worker exposure cannot be controlled adequately by the engineering control measures. Ensure control measures are regularly inspected and maintained. Ensure operatives are trained to minimize exposure.

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. Unless the assessment indicates a higher degree of protection is required, the following protection should be worn: Tight-fitting safety glasses.

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. Preventive industrial medical examinations should be carried

out. Warn cleaning personnel of any hazardous properties of the product.

Respiratory protection Respiratory protection complying with an approved standard should be worn if a risk

assessment indicates inhalation of contaminants is possible. Ensure all respiratory protective equipment is suitable for its intended use and is NIOSH approved. Check that the respirator fits tightly and the filter is changed regularly. Full face mask respirators with replaceable filter cartridges should comply with OSHA 1910.134 and/or the Canadian regulation on health and safety at work, SOR/86-304, Part XII (12.7), and any relevant provincial regulation relating to health and safety at work. Gas and combination filter cartridges should comply with OSHA 1910.134 and/or the Canadian regulation on health and safety at work, SOR/86-304, Part XII (12.7), and any relevant provincial regulation relating to health and safety at work. Half mask and quarter mask respirators with replaceable filter cartridges should comply with OSHA 1910.134 and/or the Canadian regulation on health and safety at work, SOR/86-304, Part XII (12.7), and any relevant provincial regulation relating to health and safety at work.

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.

Odor Mild hydrocarbon.

Odor thresholdNot available.pHNot available.Melting pointNot available.

**Initial boiling point and range** Not available.

Flash point 218°C Cleveland open cup. [ASTM D 92]

Amber.

**Evaporation rate** Not available.

Upper/lower flammability or

explosive limits

Color

Not available.

Vapor pressure Not available.

Vapor density Not available.

Relative density 0.8623

Solubility(ies) Not known.

Partition coefficient Not available.

**Auto-ignition temperature** Not available.

**Decomposition Temperature** Not available.

Viscosity 48.3 cSt @ 40°C

9.7 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 238°C Cleveland open cup. [ASTM D 92]

Pour point -46°C [ASTM D 97]

10. Stability and reactivity

**Reactivity** See the other subsections of this section for further details.

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 Oxidizing agents. Acids - oxidizing.

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 effects

Acute toxicity - oral

Notes (oral LD₅) 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 LC<sub>50</sub>)

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** May cause skin sensitization or allergic reactions in sensitive individuals.

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 Based on available data the classification criteria are not met.

Reproductive toxicity -

development

Based on available data the classification criteria are not met.

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 - repeated exposure

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 The severity of the symptoms described will vary dependent on the concentration and the

length of exposure.

**Inhalation** A single exposure may cause the following adverse effects: Dryness of mouth and throat.

Coughing, chest tightness, feeling of chest pressure. Overexposure to organic solvents may depress the central nervous system, causing dizziness and intoxication and, at very high concentrations, unconsciousness and death. Congestion of the lungs may occur, producing

severe shortness of breath.

**Ingestion** May cause sensitization or allergic reactions in sensitive individuals. A single exposure may

cause the following adverse effects: Irritation. Nausea, vomiting. Symptoms following

overexposure may include the following: Unconsciousness. Fumes from the stomach contents

may be inhaled, resulting in the same symptoms as inhalation.

Skin Contact May cause skin sensitization or allergic reactions in sensitive individuals. A single exposure

may cause the following adverse effects: Redness. Irritation.

**Eye contact** A single exposure may cause the following adverse effects: Redness. 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.

Hydrogenated base oil

Acute toxicity - oral

Notes (oral LD<sub>50</sub>) LD<sub>50</sub> >5000 mg/kg, Oral, Rat REACH dossier information.

Acute toxicity - dermal

**Notes (dermal LD₅o)** LD₅o >5000 mg/kg, Dermal, Rabbit REACH dossier information.

Acute toxicity - inhalation

**Notes (inhalation LC₅o)** LC₅o >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/irritation

Serious eye

Dose: 0.1ml, 72 hours, Rabbit REACH dossier information.

damage/irritation

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 -

Screening - NOAEL > 1000 mg/kg/day, Oral, Rat P REACH dossier information.

fertility

Reproductive toxicity - development

Developmental toxicity: - LOAEL: 125 mg/kg/day, Dermal, Rat REACH dossier

information.

12. Ecological Information

**Toxicity** Aquatic Chronic 3 - H412 Harmful to aquatic life with long lasting effects.

Ecological information on ingredients.

Hydrogenated base oil

Acute aquatic toxicity

Acute toxicity - fish LL<sub>50</sub>, 96 hours: > 100 mg/l, Pimephales promelas (Fat-head Minnow)

Acute toxicity - aquatic

invertebrates

EL<sub>50</sub>, 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

Bio-Accumulative Potential 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. When handling waste, the safety precautions applying to handling of the product should be considered. Care should be taken when handling emptied containers that have not been thoroughly cleaned or rinsed out. Empty containers or liners may retain some product residues and hence be potentially hazardous.

### Disposal methods

Do not empty into drains. Dispose of surplus products and those that cannot be recycled via a licensed waste disposal contractor. Waste, residues, empty containers, discarded work clothes and contaminated cleaning materials should be collected in designated containers, labeled with their contents. Incineration or landfill should only be considered when recycling is not feasible.

### 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)

#### Transport labels

No transport warning sign required.

### 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 Not applicable.

Annex II of MARPOL 73/78 and the IBC Code

### 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)

None of the ingredients are listed or exempt.

### 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(O,O-diisooctyl) bis(dithiophosphate)
1.0 %

#### **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

None of the ingredients are listed or exempt.

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

None of the ingredients are listed or exempt.

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

None of the ingredients are listed or exempt.

### California Directors List of Hazardous Substances

None of the ingredients are listed or exempt.

### Massachusetts "Right To Know" List

The following ingredients are listed or exempt:

Hydrogenated base oil

### Rhode Island "Right To Know" List

None of the ingredients are listed or exempt.

### Minnesota "Right To Know" List

None of the ingredients are listed or exempt.

### New Jersey "Right To Know" List

None of the ingredients are listed or exempt.

#### Pennsylvania "Right To Know" List

None of the ingredients are listed or exempt.

### 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

Classification abbreviations

and acronyms

Eye Irrit. = Eye irritation

Bioaccumulative.

Aquatic Acute = Hazardous to the aquatic environment (acute)

Aquatic Chronic = Hazardous to the aquatic environment (chronic)

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 4/16/2018

**SDS No.** 7405

Hazard statements in full H304 May be fatal if swallowed and enters airways.

H315 Causes skin irritation.

H318 Causes serious eye damage. H319 Causes serious eye irritation. H336 May cause drowsiness or dizziness.

H411 Toxic to aquatic life with long lasting effects. H412 Harmful to aquatic life with long lasting effects.

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.