



SAFETY DATA SHEET EPO-TEK H55 Part A

1. Identification

Product identifier

Product name EPO-TEK H55 Part A

Product number H55/A

Recommended use of the chemical and restrictions on use

Application Adhesive.

Details of the supplier of the safety data sheet

Supplier Epoxy Technology, Inc.
14 Fortune Drive
Billerica, MA 01821
USA
(978) 667-3805
(978) 663-9782
www.epotek.com, SDS@epotek.com

Emergency telephone number

Emergency telephone ChemTel: +1 (800) 255-3924, +1 (813) 248-0585

2. Hazard(s) identification

Classification of the substance or mixture

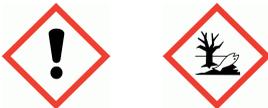
Physical hazards Not Classified

Health hazards Skin Irrit. 2 - H315 Eye Irrit. 2A - H319 Skin Sens. 1 - H317

Environmental hazards Aquatic Chronic 2 - H411

Label elements

Hazard symbols



Signal word Warning

Hazard statements
H315 Causes skin irritation.
H319 Causes serious eye irritation.
H317 May cause an allergic skin reaction.
H411 Toxic to aquatic life with long lasting effects.

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Precautionary statements	<p>P273 Avoid release to the environment.</p> <p>P280 Wear protective gloves/ protective clothing/ eye protection/ face protection.</p> <p>P305+P351+P338 If in eyes: Rinse cautiously with water for several minutes. Remove contact lenses, if present and easy to do. Continue rinsing.</p> <p>P333+P313 If skin irritation or rash occurs: Get medical advice/ attention.</p> <p>P337+P313 If eye irritation persists: Get medical advice/ attention.</p> <p>P501 Dispose of contents/ container in accordance with national regulations.</p>
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Contains Epoxy Resin Blend

Other hazards

Harmful dust may be released during cutting or grinding process.

3. Composition/information on ingredients

Mixtures

Epoxy Resin Blend	30-60%
CAS number: Proprietary	
Classification Skin Irrit. 2 - H315 Eye Irrit. 2A - H319 Skin Sens. 1 - H317 Aquatic Chronic 2 - H411	

The full text for all hazard statements is displayed in Section 16.

4. First-aid measures

Description of first aid measures

Inhalation	Move affected person to fresh air at once. Rinse nose and mouth with water. Get medical attention if any discomfort continues.
Ingestion	Never give anything by mouth to an unconscious person. Do not induce vomiting. Rinse mouth thoroughly with water. Get medical attention if any discomfort continues.
Skin Contact	Remove affected person from source of contamination. Remove contaminated clothing. Wash skin thoroughly with soap and water. Get medical attention if any discomfort continues.
Eye contact	Remove affected person from source of contamination. Remove any contact lenses and open eyelids wide apart. Continue to rinse for at least 15 minutes and get medical attention.

Most important symptoms and effects, both acute and delayed

Inhalation	Inhalation of dusts during cutting, grinding or sanding of this product may cause irritation of the respiratory tract. Vapors may cause headache, fatigue, dizziness and nausea.
Ingestion	May cause discomfort if swallowed.
Skin contact	Skin irritation. Allergic rash.
Eye contact	Irritation of eyes and mucous membranes.

Indication of immediate medical attention and special treatment needed

Notes for the doctor Treat symptomatically.

5. Fire-fighting measures

Extinguishing media

EPO-TEK H55 Part A

Suitable extinguishing media Extinguish with the following media: Dry chemicals. Foam. Carbon dioxide (CO₂).

Special hazards arising from the substance or mixture

Hazardous combustion products Oxides of carbon. Thermal decomposition or combustion may liberate carbon oxides and other toxic gases or vapors.

Advice for firefighters

Protective actions during firefighting Avoid breathing fire gases or vapors.

Special protective equipment for firefighters Wear positive-pressure self-contained breathing apparatus (SCBA) and appropriate protective clothing.

6. Accidental release measures

Personal precautions, protective equipment and emergency procedures

Personal precautions Wear protective clothing as described in Section 8 of this safety data sheet.

Environmental precautions

Environmental precautions Do not discharge into drains or watercourses or onto the ground. Avoid release to the environment.

Methods and material for containment and cleaning up

Methods for cleaning up Stop leak if possible without risk. Absorb in vermiculite, dry sand or earth and place into containers. Flush contaminated area with plenty of water. Avoid the spillage or runoff entering drains, sewers or watercourses.

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

7. Handling and storage

Precautions for safe handling

Usage precautions Avoid spilling. Avoid contact with skin and eyes. Keep away from heat, sparks and open flame. Do not eat, drink or smoke when using the product. Avoid inhalation of vapors. Provide adequate ventilation.

Conditions for safe storage, including any incompatibilities

Storage precautions Store at moderate temperatures in dry, well ventilated area. Keep container tightly sealed when not in use. Store away from the following materials: Oxidizing materials. Reducing agents.

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

Ingredient comments No exposure limits known for ingredient(s).

Exposure controls

Protective equipment



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Appropriate engineering controls	Provide adequate ventilation.
Eye/face protection	Wear tight-fitting, chemical splash goggles or face shield.
Hand protection	Wear protective gloves.
Other skin and body protection	Wear appropriate clothing to prevent any possibility of skin contact.
Hygiene measures	Provide eyewash station. Do not smoke in work area. Wash at the end of each work shift and before eating, smoking and using the toilet. Promptly remove any clothing that becomes contaminated. Use appropriate skin cream to prevent drying of skin. When using do not eat, drink or smoke.
Respiratory protection	If ventilation is inadequate, suitable respiratory protection must be worn.

9. Physical and chemical properties

Information on basic physical and chemical properties

Appearance	Paste.
Color	White/off-white.
Odor	Mild.
Evaporation rate	<BuAc
Vapor density	>1
Solubility(ies)	Slightly soluble in water.
Other information	None.

10. Stability and reactivity

Reactivity	The following materials may react with the product: Strong oxidizing agents. Strong reducing agents.
Stability	Stable at normal ambient temperatures.
Possibility of hazardous reactions	Will not polymerize.
Conditions to avoid	Avoid excessive heat for prolonged periods of time. Avoid contact with the following materials: Oxidizing agents. Reducing agents. Avoid heat, flames and other sources of ignition.
Materials to avoid	Strong oxidizing agents. Strong reducing agents.
Hazardous decomposition products	Thermal decomposition or combustion may liberate carbon oxides and other toxic gases or vapors.

11. Toxicological information

Information on toxicological effects

Acute toxicity - oral

ATE oral (mg/kg) 12,533.57

Acute toxicity - dermal

ATE dermal (mg/kg) 37,600.7

EPO-TEK H55 Part A

Acute toxicity - inhalation

ATE inhalation (gases ppm) 87,734.97

ATE inhalation (vapours mg/l) 376.01

ATE inhalation (dusts/mists mg/l) 14.16

Inhalation	Gas or vapor in high concentrations may irritate the respiratory system. Symptoms following overexposure may include the following: Headache. Fatigue. Nausea, vomiting.
Ingestion	May cause discomfort if swallowed.
Skin Contact	May cause sensitisation by skin contact. Irritating to skin.
Eye contact	Irritating to eyes.

12. Ecological information

Ecotoxicity Toxic to aquatic organisms, may cause long-term adverse effects in the aquatic environment.

Toxicity Very toxic to aquatic organisms.

Persistence and degradability

Persistence and degradability No data available.

Bioaccumulative potential

Bio-Accumulative Potential No data available on bioaccumulation.

Mobility in soil

Mobility The product has poor water-solubility.

Other adverse effects

Other adverse effects Not known.

13. Disposal considerations

Waste treatment methods

Disposal methods Dispose of waste to licensed waste disposal site in accordance with the requirements of the local Waste Disposal Authority.

14. Transport information

UN Number

UN No. (TDG) 3082

UN No. (IMDG) 3082

UN No. (ICAO) 3082

UN No. (DOT) 3082

UN proper shipping name

Proper shipping name (TDG) ENVIRONMENTALLY HAZARDOUS SUBSTANCE, LIQUID, N.O.S. (CONTAINS Epoxy Resin Blend)

Proper shipping name (IMDG) ENVIRONMENTALLY HAZARDOUS SUBSTANCE, LIQUID, N.O.S. (CONTAINS Epoxy Resin Blend)

EPO-TEK H55 Part A

Proper shipping name (ICAO) ENVIRONMENTALLY HAZARDOUS SUBSTANCE, LIQUID, N.O.S. (CONTAINS Epoxy Resin Blend)

Proper shipping name (DOT) ENVIRONMENTALLY HAZARDOUS SUBSTANCE, LIQUID, N.O.S. (CONTAINS Epoxy Resin Blend)

Transport hazard class(es)

TDG class 9

TDG label(s) 9

IMDG Class 9

ICAO class/division 9

Transport labels



Packing group

TDG Packing Group III

IMDG packing group III

ICAO packing group III

DOT packing group III

Environmental hazards

Environmentally Hazardous Substance



Special precautions for user

EmS F-A, S-F

Transport in bulk according to Annex II of MARPOL 73/78 and the IBC Code Not applicable.

15. Regulatory information

Additional Regulatory References Des informations protégées en vertu de l'Accord de le WTO sur les aspects commerciaux des droits de propriété intellectuelle (TRIPS), l'article 7, Art. 39.

US Federal Regulations

SARA Section 302 Extremely Hazardous Substances Tier II Threshold Planning Quantities

None of the ingredients are listed.

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

The following ingredients are listed:

Polar Activator

5,000 lbs (2270 Kg)

EPO-TEK H55 Part A

SARA Extremely Hazardous Substances EPCRA Reportable Quantities

None of the ingredients are listed.

SARA 313 Emission Reporting

The following ingredients are listed:

Polar Activator

<1%

CAA Accidental Release Prevention

None of the ingredients are listed.

OSHA Highly Hazardous Chemicals

None of the ingredients are listed.

US State Regulations

California Proposition 65 Carcinogens and Reproductive Toxins

The following ingredients are listed:

Titanium Dioxide

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

The following ingredients are listed:

Polar Activator

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

None of the ingredients are listed.

Massachusetts "Right To Know" List

The following ingredients are listed:

Titanium Dioxide

Polar Activator

Rhode Island "Right To Know" List

The following ingredients are listed:

Titanium Dioxide

Polar Activator

Minnesota "Right To Know" List

The following ingredients are listed:

Titanium Dioxide

Polar Activator

New Jersey "Right To Know" List

The following ingredients are listed:

Titanium Dioxide

Polar Activator

Pennsylvania "Right To Know" List

The following ingredients are listed:

Titanium Dioxide

Polar Activator

Inventories

EPO-TEK H55 Part A

EU - EINECS/ELINCS

Some of the ingredients are listed or exempt.

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.

Australia - AICS

All the ingredients are listed or exempt.

Japan - ENCS

Some of the ingredients are listed or exempt.

Korea - KECI

Some of the ingredients are listed or exempt.

China - IECSC

All the ingredients are listed or exempt.

Philippines - PICCS

Some of the ingredients are listed or exempt.

16. Other information

Revision date	1/12/2021
Revision	2
Supersedes date	8/27/2014
Hazard statements in full	H315 Causes skin irritation. H317 May cause an allergic skin reaction. H319 Causes serious eye irritation. H411 Toxic 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.



SAFETY DATA SHEET EPO-TEK H55 Part B

1. Identification

Product identifier

Product name EPO-TEK H55 Part B

Product number H55/B

Recommended use of the chemical and restrictions on use

Application Adhesive.

Uses advised against Restricted to professional users.

Details of the supplier of the safety data sheet

Supplier Epoxy Technology, Inc.
14 Fortune Drive
Billerica, MA 01821
USA
(978) 667-3805
(978) 663-9782
www.epotek.com, SDS@epotek.com

Emergency telephone number

Emergency telephone ChemTel: +1 (800) 255-3924, +1 (813) 248-0585

2. Hazard(s) identification

Classification of the substance or mixture

Physical hazards Not Classified

Health hazards Acute Tox. 4 - H302 Acute Tox. 4 - H332 Skin Corr. 1C - H314 Eye Dam. 1 - H318 Repr. 1B - H360D STOT SE 1 - H370

Environmental hazards Not Classified

Label elements

Hazard symbols



Signal word

Danger

Hazard statements

H302+H332 Harmful if swallowed or if inhaled.
H314 Causes severe skin burns and eye damage.
H360D May damage the unborn child.
H370 Causes damage to organs .

EPO-TEK H55 Part B

Precautionary statements	<p>P271 Use only outdoors or in a well-ventilated area.</p> <p>P280 Wear protective gloves/ protective clothing/ eye protection/ face protection.</p> <p>P305+P351+P338 If in eyes: Rinse cautiously with water for several minutes. Remove contact lenses, if present and easy to do. Continue rinsing.</p> <p>P308+P313 If exposed or concerned: Get medical advice/ attention.</p> <p>P310 Immediately call a poison center/ doctor.</p> <p>P501 Dispose of contents/ container in accordance with national regulations.</p>
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Contains Substituted Imidazole Blend, Imidazole, Polar Activator

3. Composition/information on ingredients

Mixtures

Substituted Imidazole Blend	30-60%
CAS number: Proprietary	
Classification	
Acute Tox. 4 - H302	
Skin Irrit. 2 - H315	
Eye Dam. 1 - H318	
Imidazole	10-30%
CAS number: 288-32-4	
Classification	
Acute Tox. 4 - H302	
Skin Corr. 1C - H314	
Eye Dam. 1 - H318	
Repr. 1B - H360D	
Polar Activator	1-5%
CAS number: Proprietary	
Classification	
Flam. Liq. 2 - H225	
Acute Tox. 3 - H301	
Acute Tox. 3 - H311	
Acute Tox. 3 - H331	
STOT SE 1 - H370	

The full text for all hazard statements is displayed in Section 16.

4. First-aid measures

Description of first aid measures

Inhalation	Remove affected person from source of contamination. Keep affected person warm and at rest. Get medical attention immediately.
Ingestion	Never give anything by mouth to an unconscious person. Do not induce vomiting. Rinse mouth thoroughly with water. Get medical attention immediately.
Skin Contact	Remove affected person from source of contamination. Remove contaminated clothing. Wash skin thoroughly with soap and water. Get medical attention promptly if symptoms occur after washing.

EPO-TEK H55 Part B

Eye contact Remove affected person from source of contamination. Remove any contact lenses and open eyelids wide apart. Continue to rinse for at least 15 minutes. Get medical attention immediately. Continue to rinse.

Most important symptoms and effects, both acute and delayed

Inhalation Vapors may cause headache, fatigue, dizziness and nausea. Irritation of nose, throat and airway.

Ingestion May cause stomach pain or vomiting. May cause chemical burns in mouth and throat.

Skin contact Burning pain and severe corrosive skin damage.

Eye contact Severe irritation, burning and tearing. Corneal damage.

Indication of immediate medical attention and special treatment needed

Notes for the doctor Treat symptomatically.

5. Fire-fighting measures

Extinguishing media

Suitable extinguishing media Extinguish with the following media: Dry chemicals. Foam. Carbon dioxide (CO₂).

Special hazards arising from the substance or mixture

Hazardous combustion products Thermal decomposition or combustion may liberate carbon oxides and other toxic gases or vapors.

Advice for firefighters

Protective actions during firefighting Avoid breathing fire gases or vapors. Cool containers exposed to heat with water spray and remove them from the fire area if it can be done without risk.

Special protective equipment for firefighters Wear positive-pressure self-contained breathing apparatus (SCBA) and appropriate protective clothing.

6. Accidental release measures

Personal precautions, protective equipment and emergency procedures

Personal precautions Wear protective clothing as described in Section 8 of this safety data sheet.

Environmental precautions

Environmental precautions Do not discharge into drains or watercourses or onto the ground. Avoid release to the environment.

Methods and material for containment and cleaning up

Methods for cleaning up Do not touch or walk into spilled material. Stop leak if possible without risk. Absorb in vermiculite, dry sand or earth and place into containers. Flush contaminated area with plenty of water.

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

7. Handling and storage

Precautions for safe handling

Usage precautions Avoid spilling. Avoid contact with skin and eyes. Keep away from heat, sparks and open flame. Do not eat, drink or smoke when using the product. Avoid inhalation of vapors. Provide adequate ventilation. Do not handle broken packages without protective equipment.

Conditions for safe storage, including any incompatibilities

EPO-TEK H55 Part B

Storage precautions	Store at moderate temperatures in dry, well ventilated area. Keep container tightly sealed when not in use. Keep away from heat, sparks and open flame. Store away from the following materials: Oxidizing materials. Reducing agents.
Storage class	Corrosive storage.
<u>Specific end uses(s)</u>	
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

Polar Activator

Long-term exposure limit (8-hour TWA): ACGIH 200 ppm

Short-term exposure limit (15-minute): ACGIH 250 ppm

ACGIH = American Conference of Governmental Industrial Hygienists.

Exposure controls

Protective equipment



Appropriate engineering controls

Provide adequate ventilation.

Eye/face protection

Wear tight-fitting, chemical splash goggles or face shield.

Hand protection

Wear protective gloves.

Other skin and body protection

Wear appropriate clothing to prevent any possibility of skin contact.

Hygiene measures

Provide eyewash station and safety shower. Do not smoke in work area. Wash at the end of each work shift and before eating, smoking and using the toilet. Promptly remove any clothing that becomes contaminated. Wash promptly with soap and water if skin becomes contaminated. Use appropriate skin cream to prevent drying of skin. When using do not eat, drink or smoke.

Respiratory protection

If ventilation is inadequate, suitable respiratory protection must be worn.

9. Physical and chemical properties

Information on basic physical and chemical properties

Appearance	Paste.
Color	Amber.
Odor	Mild.
Evaporation rate	<BuAc
Vapor density	>1
Solubility(ies)	Slightly soluble in water.
Other information	None.

10. Stability and reactivity

EPO-TEK H55 Part B

Reactivity	The following materials may react with the product: Strong oxidizing agents. Strong reducing agents.
Stability	Stable at normal ambient temperatures.
Possibility of hazardous reactions	Will not polymerize.
Conditions to avoid	Avoid excessive heat for prolonged periods of time. Avoid heat, flames and other sources of ignition. Avoid contact with the following materials: Oxidizing agents. Reducing agents.
Materials to avoid	Strong oxidizing agents. Strong reducing agents.
Hazardous decomposition products	Thermal decomposition or combustion may liberate carbon oxides and other toxic gases or vapors.

11. Toxicological information

Information on toxicological effects

Acute toxicity - oral

ATE oral (mg/kg) 485.04

Acute toxicity - dermal

ATE dermal (mg/kg) 8,097.17

Acute toxicity - inhalation

ATE inhalation (gases ppm) 18,893.39

ATE inhalation (vapours mg/l) 80.97

ATE inhalation (dusts/mists mg/l) 13.5

Inhalation	Harmful by inhalation. May cause damage to mucous membranes in nose, throat, lungs and bronchial system.
Ingestion	Harmful if swallowed. May cause burns in mucous membranes, throat, esophagus and stomach.
Skin Contact	Causes burns. Harmful in contact with skin.
Eye contact	Causes burns.

Toxicological information on ingredients.

Imidazole

Acute toxicity - oral

ATE oral (mg/kg) 500.0

12. Ecological information

Acute aquatic toxicity

Acute toxicity - fish Not available.

Persistence and degradability

Persistence and degradability There are no data on the degradability of this product.

EPO-TEK H55 Part B

Bioaccumulative potential

Bio-Accumulative Potential No data available on bioaccumulation.

Mobility in soil

Mobility The product has poor water-solubility.

Other adverse effects

Other adverse effects Not known.

13. Disposal considerations

Waste treatment methods

Disposal methods Dispose of waste to licensed waste disposal site in accordance with the requirements of the local Waste Disposal Authority.

14. Transport information

UN Number

UN No. (TDG) UN3267

UN No. (IMDG) 3267

UN No. (ICAO) 3267

UN No. (DOT) UN3267

UN proper shipping name

Proper shipping name (TDG) CORROSIVE LIQUID, BASIC, ORGANIC, N.O.S. (Imidazole)

Proper shipping name (IMDG) CORROSIVE LIQUID, BASIC, ORGANIC, N.O.S.

Proper shipping name (ICAO) CORROSIVE LIQUID, BASIC, ORGANIC, N.O.S.

Proper shipping name (DOT) CORROSIVE LIQUID, BASIC, ORGANIC, N.O.S. (Imidazole)

Transport hazard class(es)

TDG class 8

TDG label(s) 8

IMDG Class 8

ICAO class/division 8

Transport labels



Packing group

TDG Packing Group III

IMDG packing group III

ICAO packing group III

DOT packing group III

Environmental hazards

EPO-TEK H55 Part B

Environmentally Hazardous Substance

No.

Special precautions for user

EmS F-A, S-B

15. Regulatory information

Additional Regulatory References Des informations protégées en vertu de l'Accord de le WTO sur les aspects commerciaux des droits de propriété intellectuelle (TRIPS), l'article 7, Art. 39.

US Federal Regulations

SARA Section 302 Extremely Hazardous Substances Tier II Threshold Planning Quantities

The following ingredients are listed:

Blocking Agent

EPCRA 302 TPQ

10 000 lbs

Tier II TPQ 500 lbs

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

The following ingredients are listed:

Polar Activator

5,000 lbs (2270 Kg)

Blocking Agent

100 lbs (45.4 Kg)

SARA Extremely Hazardous Substances EPCRA Reportable Quantities

None of the ingredients are listed.

SARA 313 Emission Reporting

The following ingredients are listed:

Polar Activator

1-5%

Substituted CyanoMethyl Imidazole

1-5%

Blocking Agent

<1%

CAA Accidental Release Prevention

None of the ingredients are listed.

OSHA Highly Hazardous Chemicals

None of the ingredients are listed.

US State Regulations

California Proposition 65 Carcinogens and Reproductive Toxins

The following ingredients are listed:

Blocking Agent

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

The following ingredients are listed:

Polar Activator

EPO-TEK H55 Part B

Blocking Agent

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

None of the ingredients are listed.

Massachusetts "Right To Know" List

The following ingredients are listed:

Polar Activator

Blocking Agent

Rhode Island "Right To Know" List

The following ingredients are listed:

Polar Activator

Blocking Agent

Minnesota "Right To Know" List

The following ingredients are listed:

Polar Activator

Blocking Agent

New Jersey "Right To Know" List

The following ingredients are listed:

Polar Activator

Blocking Agent

Pennsylvania "Right To Know" List

The following ingredients are listed:

Polar Activator

Blocking Agent

Inventories

EU - EINECS/ELINCS

All the ingredients are listed or exempt.

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.

Australia - AICS

All the ingredients are listed or exempt.

Japan - ENCS

Some of the ingredients are listed or exempt.

Korea - KECI

All the ingredients are listed or exempt.

EPO-TEK H55 Part B

China - IECSC

All the ingredients are listed or exempt.

Philippines - PICCS

All the ingredients are listed or exempt.

16. Other information

Revision date	1/12/2021
Revision	2
Supersedes date	8/27/2014
Hazard statements in full	H225 Highly flammable liquid and vapor. H301 Toxic if swallowed. H302 Harmful if swallowed. H311 Toxic in contact with skin. H314 Causes severe skin burns and eye damage. H315 Causes skin irritation. H318 Causes serious eye damage. H331 Toxic if inhaled. H332 Harmful if inhaled. H360D May damage the unborn child. H370 Causes damage to organs .

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.