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INSIGHTS

Vol. XV No. 11, November 2003

CreditDenied

Protecting Your Identity

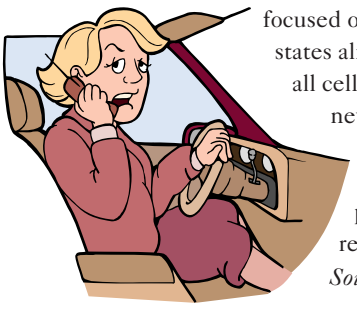


More than 27 million Americans have been victims of identity theft during the past five years. The dollar loss from reported instances of fraud more than doubled from $160 million in 2001 to $343 million in 2002. Here are a few tips to protect yourself and your business from identity theft.

- Shred or destroy all financial information when discarding bank, credit card or other letters with your personal information.
- Do not write your social security number on checks or other correspondence; and in general only give out the number to people you call, not those who call you.
- Keep photocopies of everything in your wallet or purse in case it is lost or stolen.
- Have the phone numbers of your credit card companies handy so you can call them if the cards are lost or stolen, and immediately call the credit bureaus to report a fraud alert.
- Do not put your complete credit card account number on checks when paying your bill. Instead, put only the last four numbers.

Hands-Free Cell Phones: No Safer

A recent study from Sweden's National Road Administration concluded that drivers using hands-free cell phone equipment are just as dangerous as those who drive while holding the phone in their hand. Researchers studied two groups of drivers – one using hands-free devices and the other holding the phones – and found that there was no difference in reaction time between the two groups. This was due to the fact that during a phone call, a driver's attention is diverted, even when his or her eyes are focused on the road. A few U.S. states already have laws that ban all cell phone use while driving; nevertheless, safety experts advise that a person should not use a cell phone while driving, regardless of its legality. ■



Source: Reuters

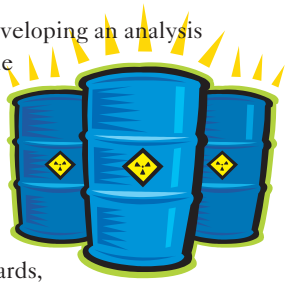
November at a Glance

On November 4, 1922, King Tut's tomb was discovered at Luxor, Egypt, by English archaeologist Howard Carter. X-rays (electro-magnetic rays) were discovered by Wilhelm Roentgen at the University of Wuerzburg in Germany on November 8, 1895. November 10 marks the 228th anniversary of the birth of the Marine Corps. Veterans Day is November 11. On November 15, 1777, The Articles of Confederation were adopted by Continental Congress. Connecticut school teacher, Charles F. Dowd, proposed a uniform time zone plan for the U.S. consisting of four zones on November 18, 1883. In less than two minutes on November 19, 1863, President Abraham Lincoln delivered the Gettysburg Address. On November 22, 1963, President John F. Kennedy was assassinated as his motorcade traveled through downtown Dallas, Texas. Joseph Glidden patented his invention of barbed wire on November 24, 1874. This year, Thanksgiving Day in America will be celebrated on Thursday, November 27.



Industrial Hygiene

What is it? Industrial hygiene is the science of anticipating, recognizing, evaluating, and controlling workplace conditions that may cause worker injuries or illnesses. Practicing industrial hygiene is just as important as practicing personal hygiene.



Analyzing your worksite is the first step. Developing an analysis determines what jobs and workstations have the most potential for problems. Exposures, risks, and physical hazards associated with using chemicals need to be discovered for proper corrective measures to be put in place.

Major workplace risks include air contaminants, chemical hazards, biological hazards, physical hazards and ergonomic hazards. Making your workplace industrially hygienic includes creating, implementing, and monitoring control plans for your chemicals and your equipment.

Be aware of all that occurs at your workplace and make certain appropriate procedures are in place. ■

Got Dirt?





Whether your dirt comes in the form of grease and oil on a concrete floor, cement on a concrete truck, animal fat on stainless steel equipment, ink on a pressroom floor, mildew on vinyl and canvas, syrup on a drip pan, barnacles on a boat, or something in between…chances are ChemStation has a solution for you.

For over 25 years, ChemStation has been providing businesses like yours with tailor-made products and services with a system that is truly your solution. And, by offering you custom formulated, water-based, biodegradable industrial cleaning products through a system that doesn't litter and contaminate the countryside with rusty barrels and product residues, we're doing our part to help keep our environment clean.

If you've got dirt…we've got the solution! ■

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Marine for Life Program

November 10 is the 228th anniversary of the official birth of the Marine Corps. The United States Marines have defended and fought for the American people since before the Continental Congress approved the Declaration of Independence. Since its inception, the Marine Corps has celebrated a legacy unlike any other. Its force is rich in history and traditions – upholding three core values that are at the soul of its institution: honor, courage and commitment.

In its second year of operation, the Marine For Life program's mission is to connect a very employable workforce with employers that are "looking for a few good men (or women)." Employers have no-cost access to a well-trained and disciplined workforce and the Marines have an easier transition into civilian life after sacrificing for our freedom.

The next time you are ready to hire, take a look at MarineForLife.com and search for local contacts. For more information, e-mail MarineForLife@MarineCorps.com. ■



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www.chemstation.com

Send your comments to:

Insights Editor, ChemStation, 3400 Encrete Lane, Dayton OH 45439
Email: kdunlap@chemstation.com

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Soapbox

Never believe anything until it has been officially denied.

After you've heard two eyewitness accounts of an automobile accident, you begin to worry about history.

The real art of conversation is not only to say the right thing at the right place but to leave unsaid the wrong thing at the tempting moment.

You cannot depend on your eyes when your imagination is out of focus. – *Mark Twain*

No cowboy was ever faster on the draw than a grandparent pulling a baby picture out of a wallet.

Reality is for people who can't handle science fiction.

Skill is successfully walking a tightrope over Niagara Falls. Intelligence is not trying.

If it weren't for the last minute, nothing would get done.

Afternoon, n. That part of the day we spend worrying about how we wasted the morning.

Life is uncertain, eat dessert first.

THINK…it gives you something to do while the computer is down.

Manual, n. A unit of documentation. There are always three or more on a given subject. One is on the shelf; someone has the others. The information you need is in the others.

If swimming is so good for your figure, how do you explain whales?

Meetings. The practical alternative to work.

Living on Earth may be expensive, but it includes an annual free trip around the Sun.