

# MATERIAL SAFETY DATA SHEET

# SECTION 1: Identification of the Substance/Mixture and of the Company/Undertaking

### 1.1 Product identifier

Product Name: **DEOTEC XHPD CI-4 10W-40** 

Product Type: Liquid

# 1.2 Relevant Identified Uses of the Substance or Mixture and Uses Advised Against

Use of the Substance / Mixture: Engine Oils

For specific application advice see appropriate Technical Data Sheet or

consult our company representative.

### 1.3 Details of the Supplier of the Safety Data Sheet

Supplier: Phoenix Grease & Lubricants Manufacturing LLC, Plot No. 599 - 1052,

Jebel Ali Industrial First, Dubai,

**United Arab Emirates** 

Supplier Phone & Email Address: Phone: +971 6 5522454 Email: info@phoenixlubricants.com

Date of Issue 15-April-2022 Date of Revision 05-May-2022

Prepared by: Phoenix Grease & Lubricants Manufacturing LLC

### 1.4 Emergency Telephone Number

Emergency Telephone Number: United Arab Emirates, Government of Sharjah, Hamriyah Free Zone

Authority, SAFETY PH NO. +971 6 5618895 (24X7) EMERGENCY PH NO. +971 6 5618895 (24X7)

### **SECTION 2: Hazard Identification**

### 2.1 Classification of the Substance / Mixture

Product Definition: Mixture

MSDS: Phoenix DEOTEC XHPD CI-4 SAE 10W-40 Plot No. 599 – 1052, Jebel Ali Industrial first, Dubai, UAE info@ phoenixlubricants.com



Classification according to Regulation Not Classified

(EC) No. 1272/2008 [CLP/GHS]

Classification according to Directive

1999/45/EC [DPD]

The product is not classified as dangerous according to Directive

1999/45/EC and its amendments.

See sections 11 and 12 for more detailed information on health effects and

symptoms and environmental hazards.

#### 2.2 Label Elements

Signal Word: No signal word.

Hazard Statements: No known significant effects or critical hazards.

**Precautionary Statements:** 

Prevention Not applicable. Response Not applicable. Not applicable. Storage Disposal Not applicable. Supplemental Label Elements: Not applicable.

Special Packaging Requirements:

Containers to be fitted with child-resistant

fastenings

Tactile Warning of Danger:

Not applicable.

Not applicable.

### 2.3 Other Hazards

Other Hazards which do not Result in

Classification:

Defatting to the skin. **USED ENGINE OILS** 

Used engine oil may contain hazardous components, which have the

potential to cause skin cancer.

See Toxicological Information, section 11 of this Safety Data Sheet.

# SECTION 3: Composition/Information on Ingredients

Substance / Mixture: Mixture

Highly refined base oil (IP 346 DMSO extract < 3%). Chemically modified

base oil and Proprietary performance additives.

MSDS: Phoenix DEOTEC XHPD CI-4 SAE 10W-40 Plot No. 599 - 1052, Jebel Ali Industrial first,

Dubai, UAE

info@ phoenixlubricants.com

Page 2 of 16



This product does not contain any hazardous ingredients at or above regulated thresholds.

### **SECTION 4: First Aid Measures**

### 4.1 Description of First Aid Measures

Eye Contact: In case of contact, immediately flush eyes with plenty of water for at least

15 minutes.

Eye Contact: Eyelids should be held away from the eyeball to ensure thorough rinsing.

Check for and remove any contact lenses. Get medical attention.

Skin Contact: Wash skin thoroughly with soap and water or use recognized skin

cleanser. Remove contaminated clothing and shoes. Wash clothing before reuse. Clean shoes thoroughly before reuse. Get medical attention if

irritation develops.

Ingestion: Do not induce vomiting unless directed to do so by medical personnel. Get

medical attention if Symptoms occur.

Inhalation: If inhaled, remove to fresh air. Get medical attention if symptoms appear.

In case of inhalation of decomposition products in a fire, symptoms may be delayed. The exposed person may need to be kept under medical

surveillance for 48 hours.

Protection of First Aiders: No action shall be taken involving any personal risk or without suitable

training.

# 4.2 Most Important Symptoms and Effects, Both Acute and Delayed

See Section 11 for more detailed information on health effects and symptoms.

# 4.3 Indication of Immediate Medical Attention and Special Treatment Needed



Notes to Physician: See Section 11 for more detailed information on health effects and

symptoms.

# **SECTION 5: Fire Fighting Measures**

### 5.1 Extinguishing Media

Suitable Extinguishing Media In case of fire, use foam, dry chemical or carbon dioxide extinguisher or

spray.

Unsuitable Extinguishing Media Do not use water jet.

# 5.2 Special Hazards Arising from Substance / Mixture

Hazards from the Substance or Mixture In a fire or if heated, a pressure increase will occur and the container may

burst.

Hazardous Combustion Products Combustion products may include the following: Carbon Oxides (CO,

CO2) (carbon monoxide, carbon dioxide)

# 5.3 Advice for Fire Fighters

Special precautions for fire-fighters Promptly isolate the scene by removing all persons from the vicinity of the

incident if there is a fire. No action shall be taken involving any personal

risk or without suitable training.

Special protective equipment for

fire-fighters

Fire fighters should wear appropriate protective equipment and self-contained breathing apparatus (SCBA) with a full face-piece operated in positive pressure mode. Clothing for firefighters (including helmets, protective boots and gloves) conforming to European standard EN 469

will provide a basic level of protection for chemical incidents.

### **SECTION 6: Accidental Release Measures**

# 6.1 Personal precautions, protective equipment and emergency procedures

For non-emergency personnel No action shall be taken involving any personal risk or without suitable

training. Evacuate surrounding areas. Keep unnecessary and unprotected personnel from entering. Do not touch or walk through spilt material.

MSDS: Phoenix DEOTEC XHPD CI-4 SAE 10W-40 Plot No. 599 – 1052, Jebel Ali Industrial first,

Dubai, UAE

info@ phoenixlubricants.com



Floors may be slippery, use care to avoid falling. Put on appropriate

personal protective equipment.

For emergency responders If specialized clothing is required to deal with the spillage, take note of any

information in Section 8 on suitable and unsuitable materials. See also the

information in "For nonemergency personnel".

### 6.2 Environmental Precautions

Avoid dispersal of spilt material and runoff and contact with soil, waterways, drains and sewers. Inform the relevant authorities if the product has caused environmental pollution (sewers, waterways, soil or air).

# 6.3 Methods and Material for Containment and Cleaning Up

Small Spill Stop leak if without risk. Move containers from spill area. Absorb with an

inert material and place in an appropriate waste disposal container.

Dispose of via a licensed waste disposal contractor.

Large Spill Stop leak if without risk. Move containers from spill area. Prevent entry

into sewers, watercourses, basements or confined areas. Contain and collect spillage with non-combustible, absorbent material e.g. sand, earth, vermiculite or diatomaceous earth and place in container for disposal according to local regulations. Dispose of via a licensed waste disposal

contractor.

### 6.4 Reference to Other Sections

See Section 1 for emergency contact information.

See Section 5 for firefighting measures.

See Section 8 for information on appropriate personal protective

equipment.

See Section 12 for environmental precautions.

See Section 13 for additional waste treatment information.

# **SECTION 7: Handling and Storage**

### 7.1 Precautions for safe handling

Protective measures Put on appropriate personal protective equipment.

MSDS: Phoenix DEOTEC XHPD CI-4 SAE 10W-40 Plot No. 599 – 1052, Jebel Ali Industrial first, Dubai, UAE



Advice on general occupational hygiene

Eating, drinking and smoking should be prohibited in areas where this material is handled, stored and processed. Wash thoroughly after handling. Remove contaminated clothing and protective equipment before entering eating areas. See also Section 8 for additional information on hygiene measures.

# 7.2 Conditions for Safe Storage, Including Any Incompatibilities

Store in accordance with local regulations. Store in a dry, cool and wellventilated area, away from incompatible materials (see Section 10). Keep away from heat and direct sunlight. Keep container tightly closed and sealed until ready for use. Containers that have been opened must be carefully resealed and kept upright to prevent leakage. Store and use only in equipment/containers designed for use with this product. Do not store in unlabeled containers.

### 7.3 Specific and End Use(s) Recommendations

See section 1.2 and Exposure scenarios in annex, if applicable.

# **SECTION 8: Exposure Controls / Personal Protection**

### 8.1 Control Parameters

Occupational Exposure Limits No exposure limit value known measures.

> Whilst specific OELs for certain components may be shown in this section, other components may be present in any mist, vapor or dust produced. Therefore, the specific OELs may not be applicable to the product as a

whole and are provided for guidance only.

Recommended Monitoring Procedures If this product contains ingredients with exposure limits, personal, workplace atmosphere or biological monitoring may be required to determine the effectiveness of the ventilation or other control measures and/or the necessity to use respiratory protective equipment. Reference should be made to monitoring standards, such as the following: European Standard EN 689 (Workplace atmospheres - Guidance for the assessment of exposure by inhalation to chemical agents for comparison with limit

MSDS: Phoenix DEOTEC XHPD CI-4 SAE 10W-40 Plot No. 599 - 1052, Jebel Ali Industrial first, Dubai, UAE info@ phoenixlubricants.com

values and measurement strategy) European Standard EN14042 (Workplace atmospheres - Guide for the application and use of procedures for the assessment of exposure to chemical and biological agents) European Standard EN 482 (Workplace atmospheres - General requirements for the performance of procedures for the measurement of chemical agents) Reference to national guidance documents for methods for the determination of hazardous substances will also be required.

Derived No Effect Level No DNELs/DMELs available

Predicted No Effect Concentration No PNECs available.

### 8.2 Exposure Controls

**Appropriate Engineering Controls** 

Provide exhaust ventilation or other engineering controls to keep the relevant airborne concentrations below their respective occupational exposure limits. All activities involving chemicals should be assessed for their risks to health, to ensure exposures are adequately controlled. Personal protective equipment should only be considered after other forms of control measures (e.g. engineering controls) have been suitably evaluated. Personal protective equipment should conform to appropriate standards, be suitable for use, be kept in good condition and properly maintained. Your supplier of personal protective equipment should be consulted for advice on selection and appropriate standards. For further information contact your national organization for standards. The final choice of protective equipment will depend upon a risk assessment. It is important to ensure that all items of personal protective equipment are compatible.

Individual protection measures
Hygiene measures

Wash hands, forearms and face thoroughly after handling chemical products, before eating, smoking and using the lavatory and at the end of the working period. Ensure that eyewash stations and safety showers are close to the workstation location.

**Respiratory Measures** 

Respiratory protective equipment is not normally required where there is adequate natural or local exhaust ventilation to control exposure. In case of insufficient ventilation, wear suitable respiratory equipment. The correct choice of respiratory protection depends upon the chemicals being handled, the conditions of work and use, and the condition of the respiratory equipment. Safety procedures should be developed for each intended application. Respiratory protection equipment should therefore be chosen in consultation with the supplier/manufacturer and with a full

MSDS: Phoenix DEOTEC XHPD CI-4 SAE 10W-40 Plot No. 599 – 1052, Jebel Ali Industrial first, Dubai, UAE info@ phoenixlubricants.com assessment of the working conditions.

Eye / Self Protection

Safety glasses with side shades

Skin Protection
Hand Protection

#### General Information:

Because specific work environments and material handling practices vary, safety procedures should be developed for each intended application. The correct choice of protective gloves depends upon the chemicals being handled, and the conditions of work and use. Most gloves provide protection for only a limited time before they must be discarded and replaced (even the best chemically resistant gloves will break down after repeated chemical exposures). Gloves should be chosen in consultation with the supplier / manufacturer and taking account of a full assessment of the working conditions.

Recommended: Nitrile Gloves

### Breakthrough time:

Breakthrough time data are generated by glove manufacturers under laboratory test conditions and represent how long a glove can be expected to provide effective permeation resistance. It is important when following breakthrough time recommendations that actual workplace conditions are taken into account. Always consult with your glove supplier for up-to-date technical information on breakthrough times for the recommended glove type. Our recommendations on the selection of gloves are as follows:

#### Continuous contact:

Gloves with a minimum breakthrough time of 240 minutes, or >480 minutes if suitable gloves can be obtained. If suitable gloves are not available to offer that level of protection, gloves with shorter breakthrough times may be acceptable as long as appropriate glove maintenance and replacement regimes must be determined and rigorously followed.

Note: Depending on the activity being conducted, gloves of varying thickness may be required for specific tasks.

#### For Example:

• Thinner gloves (down to 0.1 mm or less) may be required where a high degree of manual dexterity is needed. However, these gloves are only likely



to give short duration protection and would normally be just for single use applications, then disposed of.

• Thicker gloves (up to 3 mm or more) may be required where there is a mechanical (as well as a chemical) risk i.e. where there is abrasion or puncture potential.

Skin and Body:

Use of protective clothing is good industrial practice. Personal protective equipment for the body should be selected based on the task being performed and the risks involved and should be approved by a specialist before handling this product. Cotton or polyester/cotton overalls will only provide protection against light superficial contamination that will not soak through to the skin. Overalls should be laundered on a regular basis. When the risk of skin exposure is high (e.g. when cleaning up spillages or if there is a risk of splashing) then chemical resistant aprons and/or impervious chemical suits and boots will be required.

Refer to Standards Respiratory protection: EN529

Gloves: EN420, EN374 Eye protection: EN166

**Environmental Exposure Controls** 

Emissions from ventilation or work process equipment should be checked to ensure they comply with the requirements of environmental protection legislation. In some cases, fume scrubbers, filters or engineering modifications to the process equipment will be necessary to reduce emissions to acceptable levels.

### **SECTION 9: Physical and Chemical Properties**

### 9.1 Information on Basic Physical and Chemical Properties

Appearance

Physical State Liquid

Color Not Available
Odour Typical Petroleum
Odour threshold Not Available
pH Not Available
Melting point/freezing point Not Available
Initial boiling point and boiling range Not Available
Pour point Max -42°C

MSDS: Phoenix DEOTEC XHPD CI-4 SAE 10W-40 Plot No. 599 – 1052, Jebel Ali Industrial first, Dubai, UAE info@ phoenixlubricants.com



Flash point 234°C

Evaporation rate Not Available Flammability (solid, gas) Not Available Upper/lower flammability or Not Available

explosive limits

Vapor pressure

Vapor density

Relative density

SP. Gravity @15°C/ 60°F

Solubility

Not Available

Not Available

Not Available

Not Available

Insoluble in water.

Partition coefficient:

Auto-ignition temperature

Decomposition temperature

Not Available

Not Available

Viscosity Kinematic Viscosity 20.5 cSt @ 212°F /100°C

Explosive properties Not Available
Oxidizing properties Not Available

# 9.2 Other Information

No Additional Information

# **SECTION 10: Stability and Reactivity**

### 10.1 Reactivity

No specific test data available for this product. Refer to Conditions to avoid and Incompatible materials for additional information.

# 10.2 Chemical Stability

This product is stable.

# 10.3 Possibility of Hazardous Reactions

Under normal conditions of storage and use, hazardous reactions will not

Under normal conditions of storage and use, hazardous polymerization will not occur.

### 10.4 Conditions to Avoid

MSDS: Phoenix DEOTEC XHPD CI-4 SAE 10W-40 Plot No. 599 — 1052, Jebel Ali Industrial first, Dubai, UAE info@ phoenixlubricants.com



Avoid all possible sources of ignition (spark or flame).

# 10.5 Incompatible Materials

Reactive or incompatible with Oxidizing Materials

# 10.6 Hazardous Decomposition Products

Under normal conditions of storage and use, hazardous decomposition products should not be produced.

# **SECTION 11: Toxicological Information**

# 11.2 Information on Toxicological Effects

Acute Toxicity Estimates	Route	ATE Value	
Petroleum derived calcium salt	Oral	> 5000mg/kg	
61789-86-4	Dermal	> 4000 mg/kg	
	Inhalation (dusts and mists)	418.6 mg/l	
Information on the likely routes of exposure	Routes of entry anticipated: Dermal, Inhalation.		
Potential Acute Health Effects			
Inhalation	Exposure to decomposition products may cause a health hazard. Serious effects may be delayed following exposure.		
Ingestion	No known significant effects or critical hazards.		
Skin Contact	Defatting to the skin. May cause skin dryness and irritation.		
Eye Contact	No known significant effects or criti	cal hazards.	

Symptoms related to the physical, chemical and toxicological characteristics

Inhalation No specific data

MSDS: Phoenix DEOTEC XHPD CI-4 SAE 10W-40 Plot No. 599 — 1052, Jebel Ali Industrial first, Dubai, UAE info@ phoenixlubricants.com



Ingestion No specific data

Skin Contact Adverse symptoms may include irritation, dryness, cracking

Eye Contact No specific data

chronic effects from short and long term

exposure

Delayed and immediate effects and also Over exposure to the inhalation of airborne droplets or aerosols may

cause irritation of the respiratory tract.

Inhalation/Ingestion Ingestion of large quantities may cause nausea and diarrhea.

Prolonged or repeated contact can defat the skin and lead to irritation Skin Contact

and/or dermatitis.

Potential Chronic Health Effects Potential risk of transient stinging or redness if accidental eye contact

occurs.

General Used Engine Oils:

> Combustion products resulting from the operation of internal combustion engines contaminate engine oils during use. Used engine oil may contain hazardous components, which have the potential to cause skin cancer. Frequent or prolonged contact with all types and makes of used engine oil must therefore be avoided and a high standard of personal hygiene

maintained.

No know significant effects or critical hazards. Carcinogenicity

Mutagenicity No know significant effects or critical hazards.

**Developmental Effects** No know significant effects or critical hazards.

**Fertility Effects** No know significant effects or critical hazards.



# **SECTION 12: Ecological Information**

# 12.1 Toxicity

**Environmental Hazard** Not classified as dangerous.

# 12.2 Persistence and Degradability

Partially biodegradable.

### 12.3 Bio Accumulative Potential

This product is not expected to bio accumulate through food chains in the environment.

# 12.4 Mobility in Soil

Soil / Water partition coefficient (KOC) Not available

Mobility Spillages may penetrate the soil causing ground water contamination

# 12.5 Result of PBT and vPVB Assessment

PBT Not applicable

vPVB Not applicable

### 12.6 Other Adverse Effects

Other ecological information Spills may form a film on water surfaces causing physical damage to

organisms. Oxygen transfer could also be impaired.

# **SECTION 13: Disposal Considerations**

### 13.1 Waste Treatment Methods

Methods of Disposal Where possible, arrange for product to be recycled. Dispose of via an

MSDS: Phoenix DEOTEC XHPD CI-4 SAE 10W-40 Plot No. 599 - 1052, Jebel Ali Industrial first,

Dubai, UAE

info@ phoenixlubricants.com

authorized person/ licensed waste disposal contractor in accordance with local regulations.

Waste Code Waste Designation

13 02 08\* Other engine, gear, and lubricating

oils

However, deviation from the intended use and/or the presence of an potential contaminants may require an alternative waste disposal code

to be assigned by the end user.

Packing

Methods of Disposal Where possible, arrange for product to be recycled. Dispose of via an

authorized person/ licensed waste disposal contractor in accordance with

local regulations.

Special Precautions This material and its container must be disposed of in a safe way. Empty

containers or liners may retain some product residues. Avoid dispersal of spilt material and runoff and contact with soil, waterways, drains and

sewers.

# **SECTION 14: Transport Information**

	ADR/RID	ADN	IMDG	IATA
14.1 UN Number	Not regulated	Not regulated	Not regulated	Not regulated
14.2 UN Proper Shipping Name	-	-	-	-
14.3 Transport Hazard Class	-	-	-	-
14.4 Packing Group	-	-	-	-
14.5 Environmental Hazards	NO	No	No	No
Additional Information	-	-	-	-
14.6 Special Precautions for User	Not available			

# **SECTION 15: Regulatory Information**

15.1 Safety, health and environmental regulations/legislation specific for the substance or mixture

MSDS: Phoenix DEOTEC XHPD CI-4 SAE 10W-40 Plot No. 599 – 1052, Jebel Ali Industrial first, Dubai, UAE

info@ phoenixlubricants.com



EU Regulation (EC) No. 1907/2006 (REACH)

Annex XIV - List of substances subject to authorization 
None of the components are listed

Substances of very high concern

Not applicable

Annex XVII - Restrictions on the manufacturer, placing on the market and use of certain dangerous substances mixtures and articles.

Other Regulations REACH Status The company, as identified in Section 1, sells this product in the EU in compliance with the

current requirements of REACH.

United States Inventory (TSCA 8b)

Australia Inventory (AICS)

Canada Inventory

China Inventory (IECSC) Japan Inventory (ENCS) Korea Inventory (KECI)

Philippines Inventory (PICCS)

All components are listed or exempted.
At least one component is not listed.

### 15.2 Chemical Safety Assessment

This product contains substances for which Chemical Safety Assessments are still required.

### **SECTION 16: Other Information**

Abbreviations and Acronyms

ADN = European Provisions concerning the International Carriage of Dangerous Goods by Inland Waterway

ADR = The European Agreement concerning the International Carriage of Dangerous Goods by Road

ATE = Acute Toxicity Estimate BCF = Bio Concentration Factor CAS = Chemical Abstracts Service

CLP = Classification, Labeling and Packaging Regulation [Regulation (EC) No. 1272/2008]

CSA = Chemical Safety Assessment CSR = Chemical Safety Report DMEL = Derived Minimal Effect Level DNEL = Derived No Effect Level

DPD = Dangerous Preparations Directive [1999/45/EC]
DSD = Dangerous Substances Directive [67/548/EEC]

EINECS = European Inventory of Existing Commercial chemical Substances

ES = Exposure Scenario

EUH statement = CLP-specific Hazard statement

EWC = European Waste Catalogue

GHS = Globally Harmonized System of Classification and Labeling of Chemicals

MSDS: Phoenix DEOTEC XHPD CI-4 SAE 10W-40 Plot No. 599 – 1052, Jebel Ali Industrial first, Dubai, UAE info@ phoenixlubricants.com



# **PHOENIX**

### **GREASE & LUBRICANTS MANUFACTURING L.L.C.**

IATA = International Air Transport Association

IBC = Intermediate Bulk Container

IMDG = International Maritime Dangerous Goods

LogPow = logarithm of the octanol/water partition coefficient

MARPOL 73/78 = International Convention for the Prevention of Pollution From Ships, 1973 as modified by the

Protocol of 1978. ("Marpol" = marine pollution)

OECD = Organization for Economic Co-operation and Development

PBT = Persistent, Bio Accumulative and Toxic PNEC = Predicted No Effect Concentration

RID = The Regulations concerning the International Carriage of Dangerous Goods by Rail

RRN = REACH Registration Number

SADT = Self-Accelerating Decomposition Temperature

SVHC = Substances of Very High Concern

STOT-RE = Specific Target Organ Toxicity - Repeated Exposure STOT-SE = Specific Target Organ Toxicity - Single Exposure

TWA = Time weighted average

UN = United Nations

UVCB = Complex hydrocarbon substance VOC = Volatile Organic Compound

vPvB = Very Persistent and Very Bio Accumulative

Full text of abbreviated H statements H 304 May be fatal if swallowed and

enters airways.

Full text of classifications [CLP/GHS] H 413 May cause long lasting harmful

effects to aquatic life.

Aquatic Chronic 4, H413

Asp. Tox. 1, H304

LONG-TERM AQUATIC HAZARD -

Category 4

ASPIRATION HAZARD - Category

1

Full text of abbreviated R Phrases R53- May cause long-term adverse effects in the aquatic environment.

Full text of classifications [DSD/DPD] Not Applicable

History

Date of Issue 15/04/2022
Date of Revision 05/05/2022

Prepared by Petroleum Technology FZC

### **Notice to Reader:**

All reasonably practicable steps have been taken to ensure this data sheet and the health, safety and environmental information contained in it is accurate as of the date specified below. No warranty or representation, express or implied is made as to the accuracy or completeness of the data and information in this data sheet. The data and advice given apply when the product is sold for the stated application or applications. You should not use the product other than for the stated application or applications without seeking advice from Petroleum Technology FZC. It is the user's obligation to evaluate and use this product safely and to comply with all applicable laws and regulations. The Petroleum Technology FZC shall not be responsible for any damage or injury resulting from use, other than the stated product use of the material, from any failure to adhere to recommendations, or from any hazards inherent in the nature of the material. Purchasers of the product for supply to a third party for use at work, have a duty to take all necessary steps to ensure that any person handling or using the product is provided with the information in this sheet. Employers have a duty to tell employees and others who may be affected of any hazards described in this sheet and of any precautions that should be taken. You can contact the Petroleum Technology FZC to ensure that this document is the most current available. Alteration of this document is strictly prohibited.

MSDS: Phoenix DEOTEC XHPD CI-4 SAE 10W-40 Plot No. 599 – 1052, Jebel Ali Industrial first, Dubai, UAE info@ phoenixlubricants.com Page 16 of 16