

DOCUMENT RESUME

ED 102 387

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TITLE All About OSHA: The Who, What, Where, When, Why and How of the Occupational Safety and Health Act of 1970.

INSTITUTION Occupational Safety and Health Administration, Washington, D.C.

REPORT NO OSHA-2056

PUB DATE [71]

NOTE 25p.

EDRS PRICE MF-\$0.76 HC-\$1.58 PLUS POSTAGE

DESCRIPTORS Administrative Agencies; Employees; Employers; *Federal Legislation; *Public Health Legislation; *Safety

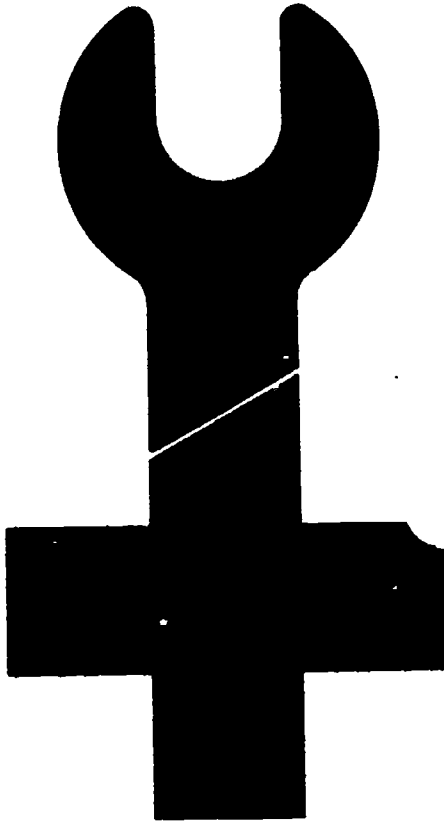
ABSTRACT

The pamphlet summarizes the operations of the Occupational Safety and Health Administration (OSHA) and the provisions of the Occupational Safety and Health Act of 1970. OSHA's mission is to assure safe and healthful working conditions and to preserve human resources. Employers and employees who are covered by the act and employer and employee responsibilities and rights are described. The functions of OSHA include establishing standards and inspection procedures, which are described in detail. Sources of additional information about OSHA are suggested. Assistance for small businesses through long-term loans and the role of the States in developing and operating their own job safety and health programs are described. The pamphlet concludes with a listing of regional and area OSHA offices. (Author/NH)

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all about OSHA



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The who, what,
where, when, why
& how of the
Occupational
Safety and Health
Act of 1970

United States
Department
of Labor.

Occupational
Safety and
Health
Administration

OSHA 2056

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This booklet is intended to explain in broad terms the provisions and effects of the Williams-Steiger Occupational Safety and Health Act of 1970. It is not intended as a legal interpretation of the provisions of the Act, and may not be relied upon as such.

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On April 28, 1971, as provided by the Act, OSHA became an official part of national labor law.

All About OSHA.

You're an Employer or an Employee . . .

You may just becoming aware of a new federal act that has an important effect on you and on conditions in your workplace.

The new law is the **Occupational Safety and Health Act of 1970.**

The agency responsible for administering the Act is the Occupational Safety and Health Administration (OSHA) of the U.S. Department of Labor.

This pamphlet tells you what the OSHA program is all about . . .

- **Why it is necessary**
- **What it does**
- **How it does it**
- **How it affects you**
 - ... as an employer
 - ... as an employee
 - ... or both
- **How you relate to it**
- **How it can help you**
- **And what, specifically, you can do to find out . . .**

All About OSHA.



What Is OSHA's Mission?

Congress declared the purpose of the Act, and hence the Labor Department's and OSHA's mission:

"... to assure so far as possible every working man and woman in the Nation safe and healthful working conditions and to preserve our human resources..."

How is OSHA to implement this mandate? Congress was specific:

- by encouraging employers and employees to reduce hazards in the workplace, and start or improve existing safety and health programs;
- by establishing employer and employee responsibilities;
- by authorizing OSHA to set mandatory job safety and health standards;
- by providing an effective enforcement program;
- by encouraging the states to assume the fullest responsibility for administering and enforcing their own occupational safety and health programs that are to be at least as effective as the federal program;
- by providing for reporting procedures on job injuries, illnesses, and fatalities.

Who Is Covered By The Act?

The Act covers every employer in a business affecting commerce who has one or more employees. The Act does not affect workplaces covered under other federal laws, such as the Coal Mine Health and Safety Act and the Federal Metal and Nonmetallic Safety Act.

Federal, state, and local government employees are covered under separate provisions in the Act for public employment.

DANGER



What Is The Role Of Employers?

The Act requires each employer to provide a workplace free from safety and health hazards and to comply with the standards.

Employer Responsibilities

Here's a checklist. As an employer, you should:

- be aware that you have a general duty responsibility to provide a place of employment free from recognized hazards and to comply with occupational safety and health standards promulgated under the Act;
- familiarize yourself with mandatory occupational safety and health standards;
- make sure your employees know about OSHA;
- examine conditions in your workplace to make sure they conform to applicable safety and health standards;
- remove or guard hazards;
- make sure your employees have and use safe tools and equipment, including required personal protective gear, and that they are properly maintained;
- use color codes, posters, labels, or signs to warn employees of potential hazards;
- establish or update operating

procedures and communicate them so that employees follow safety and health requirements for their own protection:

- provide medical examinations when required by OSHA standards;
- keep required OSHA records of work-related injuries and illnesses (if you have eight or more employees), and post the annual summary during the entire month of February each year;
- report, to the nearest OSHA area office, each injury or health hazard that results in a fatality or hospitalization of five or more employees;
- post, in the workplace, the OSHA poster informing employees of their rights and responsibilities;
- advise OSHA compliance officers of authorized employee representatives to permit their participation in the inspection walkaround. If there are no such representatives, allow a reasonable number of employees to confer with the compliance officer during the walkaround;
- NOT discriminate against employees who properly exercise



their rights under the Act;

- post OSHA citations of violations of standards at the worksite involved;

- seek advice and consultation as needed by writing, calling, or visiting the nearest OSHA office (OSHA will not inspect you just because you call for assistance);

- be active in your industry association's involvement in job safety and health.

Employer Rights

The Act also provides specific rights for employers. Here's a checklist. You, as an employer, have the right to:

- request and receive proper identification of OSHA personnel prior to inspection of your workplace;

- be advised by OSHA personnel of the reason for the inspection;

- participate in the walkaround inspection of your workplace with the compliance officer and in the opening and closing conferences with him;

- file a notice of contest with the OSHA assistant regional director nearest you, within 15 working days of receipt of a citation and

notice of penalty, if you disagree with the citation and/or the penalty proposed;

- apply to OSHA for a temporary variance from a standard if you are unable to comply because of the unavailability of materials,

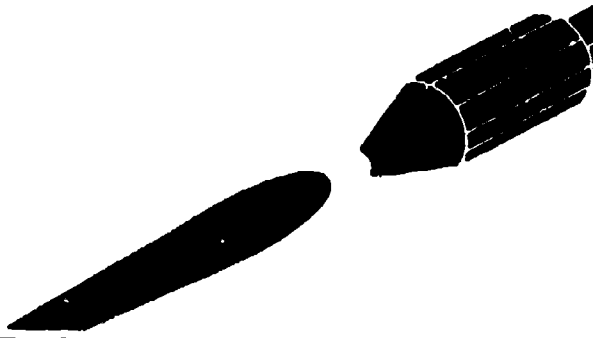
equipment, or personnel to make changes within the required time;

- apply to OSHA for a permanent variance from a standard if you can prove your facilities or method of operation provide protection for your employees that is at least as effective as that required by the standard;

- take an active role in developing job safety and health standards through participation in OSHA Standards Advisory Committees and national consensus standards-setting organizations;

- avail yourself, if you are a small businessman, of long-term loans through the Small Business Administration to help bring your establishment into compliance, either before or after an OSHA inspection;

- be assured of the confidentiality of any trade secrets observed by an OSHA compliance officer during an inspection.



What Is The Role Of Employees?

The Act requires each employee to comply with occupational safety and health standards, as well as all rules, regulations, and orders issued under the Act that apply to his or her own actions and conduct.

Employee Responsibilities

Here's a checklist. As an employee, you should:

- read the OSHA poster at your jobsite;
- comply with any applicable OSHA standards;
- follow all of your employer's safety and health standards and rules;
- wear or use prescribed protective equipment;
- report hazardous conditions to your supervisor;
- report any job-related injuries or illnesses to your employer and seek treatment promptly;
- cooperate with the OSHA compliance officer conducting an inspection if he inquires about conditions at your jobsite;
- use your rights under the Act responsibly.

Employee Rights

The Act provides that employees have certain rights. Here's a checklist. As an employee, you may:

- obtain a copy of the OSHA standards and other rules, regulations, and requirements from your employer, the nearest OSHA office, or the Government Printing Office;
- request information from your employer on safety and health hazards in your work area, on precautions you need to take, and on what you must do if you're involved in an accident or exposed to toxic substances;
- accompany the OSHA compliance officer during the inspection walkaround if you are designated by your union or employee association;
- observe monitoring or measuring of hazardous materials, including the right of access to records on those materials, as specified in



regulations under the Act;

- submit a written request to the National Institute for Occupational Safety and Health (NIOSH) for

- information on whether any substance in your workplace has potentially toxic effects in the concentration being used, and have your name withheld from your employer if you so desire;

- request the OSHA area director, in writing, to conduct an inspection if you believe a hazardous condition exists in your workplace.

You must be specific and name the hazard that concerns you (You should, however, first make a good-faith effort to have your employer correct the condition);

- have your name withheld from your employer, upon your request to OSHA, if you file a complaint;

- be advised of OSHA actions regarding your complaint and have an informal review, if you

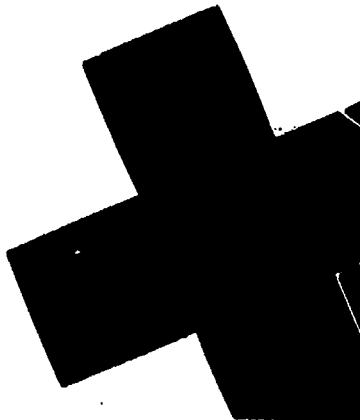
- request it, of any decision not to make an inspection;

- file a complaint to OSHA within 30 days if you believe you have been discriminated against because you asserted a right under the Act and be notified by OSHA of its decision within 90 days of your filing;

- object to the abatement period fixed in the citation issued to your employer by appealing to the Occupational Safety and Health Review Commission (It is not possible to do this without having your name revealed since the area director must send your objection to the Review Commission);

- be notified by your employer if he applies for a variance (waiver) from an OSHA standard, testify at a variance hearing, and appeal the final decision;

- submit information or comment to OSHA on the issuance, modification, or revocation of OSHA standards, and request a public hearing.



How Does OSHA Work?

OSHA adopts standards and, among other methods for accomplishing compliance, conducts inspections of workplaces to determine whether the standards are being met.

Standards

What is a safety or health standard? It is a legally enforceable regulation governing conditions, practices, or operations to assure safe and healthful workplaces.

Compliance with national safety and health standards is what a compliance officer looks for when he inspects a workplace. He is concerned with what standards apply there and whether the employer and employees are complying with them.

The standards are published in the Federal Register. All amendments, corrections, insertions, or deletions involving standards also are printed in the Federal Register.

The standards are divided into three major categories—General Industry, Maritime, and Construction.

Free single copies of each category may be obtained from the nearest OSHA regional office or from the OSHA Office of Management Services in Washington, D.C. Copies also may be obtained at 20¢ each (prepaid), with bulk orders at reduced rates, from the Superintendent of Documents, Government Printing Office, Washington, D.C. 20402. An annual subscription to the Federal Register is \$25 (prepaid) from the Government Printing Office.

OSHA has developed a new service to assist the public in keeping up to date with the standards. It's the OSHA Subscription Service which is also available through the Government Printing Office. The OSHA Subscription Service consists of five volumes, and subscribers may review any or all volumes. Each volume will be updated periodically with looseleaf insertions. The updates are in larger type and easier to read than

the Federal Register. The five volumes are:

- Vol. I. General Industry Standards \$21.00
- Vol. II. Maritime Industry Standards \$ 6.00
- Vol. III. Construction Industry Standards \$ 8.00
- Vol. IV. OSHA Regulations, including interpretations of standards and revisions \$ 5.50
- Vol. V. Compliance Operations Manual, the book that guides OSHA compliance officers \$ 8.00

Compliance and Inspections

Of major interest is the OSHA compliance operation. The Compliance Operations Manual mentioned above is a detailed guide to this function.

Since OSHA began its inspection program, in more than one out of every three workplaces inspected, all the required standards were met, so no

citations were issued. That ratio is rising as employers become more familiar with their responsibilities and recognize the positive benefits that accompany compliance with OSHA standards.

Reduced job injury and illness rates, less down time, improved employee morale, and savings in workmen's compensation insurance all demonstrate that "safety pays."

When Will an Inspector Call?

Obviously, not all five-million workplaces covered can or should be inspected immediately. The worst situations need attention first. So a system of priorities has been established:

1. Catastrophies and other fatal accidents
2. Valid employee complaints
3. Special Emphasis Programs
 - **Target Industries**
 - **Target Health Hazards**
4. Random selection from all types and sizes of workplaces in all sections of the country.



What Are "Special Emphasis Programs" Inspections?

There are two areas of program emphasis based on the "worst-first" principle – investigating first those industries or toxic substances that are most hazardous.

1. The Target Industry Program is aimed at five industries with injury frequency rates more than double the national average of 15.2 disabling injuries per million employee hours worked:

- *Longshoring* (or Marine Cargo Handling, as it is called) – 69.9 injuries per million employee hours

- *Meat and Meat Products* – 43.1 per million employee hours

- *Roofing and Sheet Metal* – 43.0 per million employee hours

- *Lumber and Wood Products* – 34.1 per million employee hours

- *Miscellaneous Transportation Equipment* (primarily manufacturers of mobile homes, campers, and snowmobiles) – 33.3 per million employee hours

2. The Target Health Hazards Program is focused on five of the most commonly used and

hazardous of the more than 15,000 toxic substances that have been identified by NIOSH:

- *Asbestos*
- *Carbon Monoxide*
- *Cotton Dust*
- *Lead*
- *Silica*

Who Are the Inspectors?

OSHA calls them Compliance Safety and Health Officers, and Industrial Hygienists. Who are they? They're professionals in the occupational safety and health fields, men and women with years of experience and professional training.

To be sure that they meet OSHA's requirements, each receives a highly specialized training course before moving into the field to make inspections. At least once a year, each compliance officer and industrial hygienist takes a refresher course plus additional training in specialized fields such as construction or maritime safety. Such training is conducted at OSHA's Training Institute at Rosemont, Illinois, near Chicago.

How is an Inspection Conducted?

Compliance inspections come under the supervision of the OSHA area director. He assigns compliance officers and industrial hygienists on the basis of the system of priorities listed on page 9.

Before making an inspection, the compliance officer or industrial hygienist familiarizes himself with as many relevant facts as possible about the workplace and determines which OSHA standards are pertinent.

He takes with him appropriate special equipment for testing for toxic substances in the air, for noise, etc.

Inspections are conducted during regular working hours of the establishment except in special circumstances. The Act and OSHA's regulations prohibit advance notice of inspections except in cases where such notice would serve to make the inspection more effective.

To start his inspection, the compliance officer presents himself at the establishment, displays his credentials, and asks

to meet the appropriate employer representative.

He informs the employer of the reason for the visit and outlines, in general terms, the scope of the inspection, including safety and health records he may desire to review, employee interviews, the walkaround, and the closing conference.

He gives the employer copies of applicable laws and safety and health standards and a copy of an employee complaint if one is involved. The employee's name is withheld if he so requests.

The compliance officer asks the employer to designate his representative for the walkaround. He also determines whether there is a union or unions in the workplace. If so, he requests the employer to arrange for an employee representative for the walkaround.

The employer does not select the employee representative. That is done by the employee organization itself. If there are no employee groups, the compliance officer discusses conditions with individual employees during the walkaround.



The compliance officer and the employer and employee representatives then proceed through the establishment, and each work area is inspected for compliance with OSHA standards. Neither representative may harass or otherwise obstruct the inspection process.

As he goes, the compliance officer takes appropriate notes of conditions and discusses them with both representatives. He may take photographs of particular situations to record apparent violations or conditions that may change during the inspection or shortly thereafter, and he may use other appropriate investigative techniques.

He must take special care to protect the privacy of trade secrets or security matters.

He also inspects the OSHA records of deaths, injuries, and illnesses, that employers of eight or more employees are required to keep, and determines that the annual summary has been posted.

He checks records of employee exposure to toxic substances and

harmful physical agents.

Numerous apparent violations may be found that can be corrected immediately. These could include blocked aisles, unsafe floor surfaces, hazardous projections, unsanitary conditions, etc. The employer representative may, and usually does, direct that they be corrected at once. Such corrections are recorded to help in judging employer good faith in compliance. Even though corrected, the apparent violation may be the basis for a citation and/or proposed penalty.

During the walkaround, any employee may bring to the attention of the compliance officer any condition he believes to be a violation.

After the walkaround, the compliance officer discusses with the employer what he has seen and reviews probable violations. Also discussed is the time the employer believes he will need to abate hazards.

The compliance officer then returns to his office, writes his report, and discusses it with his area director. The area director or



his superiors determine what citations will be issued and what penalties, if any, will be proposed. These are sent to the employer by certified mail with a copy to the complainant, if there is one.

OSHA citations and proposed penalties are similar to traffic violations. If contested, they are subject to final action by a separate authority — in this case the Occupational Safety and Health Review Commission which is discussed on page 15.

The compliance officer may not, on his own, impose or propose a penalty "on the spot" at an inspection, nor can he close down an establishment or process. OSHA can act quickly in the courts to deal with imminent danger situations, as explained on page 14.

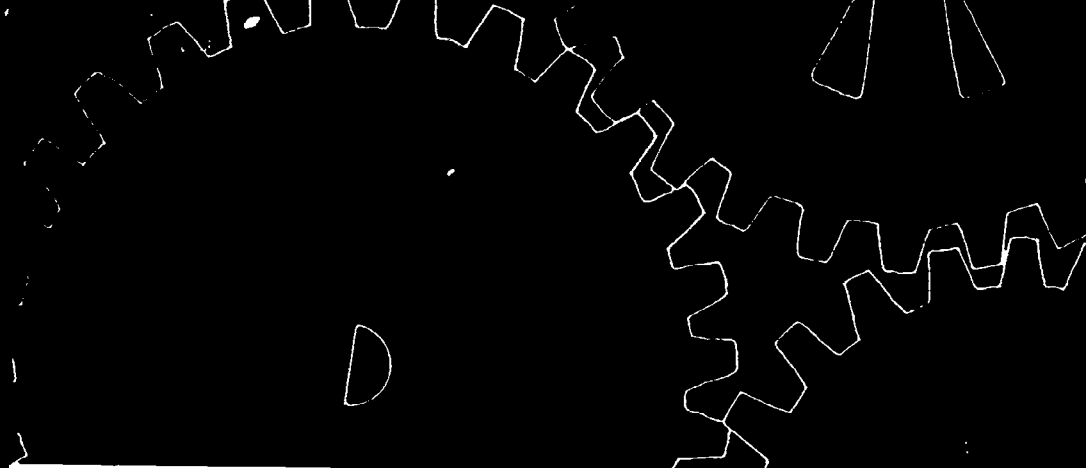
What Are the Possible Results of an Inspection?

The workplace may be found to be in compliance with OSHA standards. In this case, no citations are issued or penalties proposed.

Or, violations may be found in the establishment. In that case, citations may be issued, and civil penalties may be proposed.

In order of significance, these are the types of violations of standards normally considered on a first inspection:

- *De minimis*: A condition that has no direct or immediate relationship to job safety and health (Example: lack of toilet partitions).
- *Nonserious violation*: A violation that does have a direct relationship to job safety and health but probably would not cause death or serious physical harm (Example: tripping hazard). A proposed penalty of up to \$1,000 is optional. A nonserious penalty may be adjusted downward by as much as 50 percent, depending on the severity of the hazard, employer's good faith, his history of previous violations, and size of business. This adjusted figure is reduced an additional 50 percent if the employer corrects the violation within the prescribed abatement period.



• **Serious violation:** A violation where there is substantial probability that death or serious physical harm could result and that the employer knew, or should have known, of the hazard (Example: absence of point-of-operation guards on punch presses or saws). A proposed penalty of up to \$1,000 is mandatory. A serious penalty may be adjusted downward by as much as 50 percent, based on the employer's good faith, history of previous violations, and size of business.

• **Imminent danger:** A condition where there is reasonable certainty that a hazard exists that can be expected to cause death or serious physical harm immediately or before the hazard can be eliminated through regular procedures. If the employer fails to abate such conditions immediately, the compliance officer, through his area director, can go directly to the nearest Federal District Court for legal action as necessary. Citations also may be issued for

violations of other OSHA regulations. Examples include:

- failure to post citation
- failure to post annual summary
- failure to post notice
- failure to report a catastrophe or fatality
- failure to maintain records
- advance notice
- false information

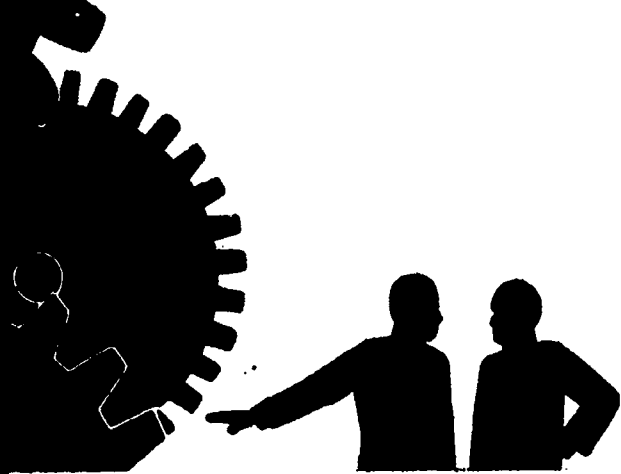
Follow-up inspections ensure that cited violations have been properly abated.

After Receiving a Citation, What Are an Employer's Review Rights?

Suppose the employer disagrees with the citation and/or proposed penalty. What can he do?

First, the employer can request an informal meeting with the area director to discuss the case.

If the employer decides to legally contest his citation, the Act contains a specific appeal procedure, guaranteeing full review of the case by an agency separate from the Labor Department. That agency is the independent Occupational Safety



and Health Review Commission which has no connection with the U.S. Department of Labor.

The employer has 15 working days from receipt of the citation and proposed penalty in which to notify the area director, in writing, that he intends to contest the citation, abatement date, or proposed penalty to the Review Commission. The area director sends the case to the Review Commission.

The Review Commission cannot act unless the notice of contest was filed in time (the postmark will decide, if the notice is mailed). If the notice is filed in time, the Review Commission assigns the case to an administrative law judge. He can investigate and disallow the contest if he finds it legally invalid. Or, he can schedule a hearing which will be held as close as possible to the employer's workplace. The Review Commission does not require that employers or employees be represented by attorneys.

The employer can accept or object to the judge's findings.

Upon the request of any party, the judge's decision may be reviewed by the Review Commission itself, although it is not required to do so. Any member of the Review Commission can, on his own motion, order a review of any contested case. Decisions of the Commission may be appealed to the U.S. Circuit Court of Appeals for the circuit in which the case arose.

If the employer or employee does not contest within 15 days of receipt of the citation, the OSHA action automatically becomes a final order of the Review Commission and is not subject to further appeal or review.

Employees have the right to contest to the Review Commission if they believe the period set by OSHA for abatement of a hazard is unreasonable. After the 15 days, but before the end of the abatement period, an employer may petition the Review Commission (through the area director) for modification of the abatement.



Where Can One Get More Information About OSHA?

What Records Must Be Kept?

OSHA requires employers of eight or more employees to keep certain records of job-related fatalities, injuries, and illnesses. OSHA requires that only three simple forms be maintained:

1. *OSHA 100*—A log on which each reportable case is entered on a single line
2. *OSHA 101*—A supplementary record with details on each individual case
3. *OSHA 102*—An annual summary compiled from the log (This summary must be posted in the workplace by February 1 each year, and kept there one month for employee examination)

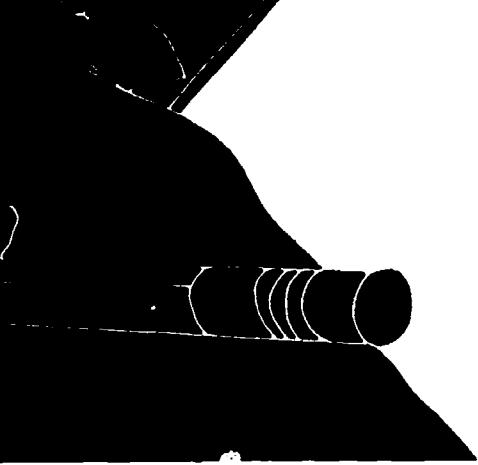
If there are no recordable deaths, injuries, or illnesses, there's nothing to fill in.

All employers not exempt (those with eight or more employees) from the record-keeping requirements must have the forms available when an OSHA compliance officer makes an inspection. The forms do not have to be mailed to any OSHA office.

OSHA is a decentralized agency. As a result, the OSHA Regional and Area Offices (listed at the end of this pamphlet) are your first points of contact for information. Your other major source is the OSHA Office of Information Services in Washington, D.C. The field offices are supplied with copies of all OSHA informational materials and will make them available upon request.

However, federal regulations require charging a price for some publications or for quantities. These can be obtained by check or money order to the Superintendent of Documents, Government Printing Office, Washington, D.C. 20402. Information can be obtained in a variety of ways:

- through requests by mail, telephone, or personal visit to area, regional, or Washington offices



How Can Small Business Get Help?

- from publications on numerous subjects (lists of such publications can be obtained from the regional offices or Washington)
- from the official OSHA monthly magazine, "Job Safety & Health," to which you may subscribe by check or money order to the Superintendent of Documents at an annual subscription rate of \$4.50 (prepaid)
- from speeches by OSHA staff members
- through OSHA one-day seminars for employers, conducted monthly in each of the 51 areas across the nation
- from the Federal Register (see page 8)
- through the new OSHA Subscription Service (see page 8)

The Act contains a section amending the Small Business Act to make it possible for small employers to obtain long-term loans, through the Small Business Administration, to assist them in coming into compliance with the standards.

Congress made clear that the Act is not intended to be burdensome for small business. In fact, Congress stated in the Act that any small business that "is likely to suffer substantial economic injury" in coming into compliance is eligible for an SBA loan.

Where Do The States Fit In?

Congress directed OSHA to encourage the states to develop and operate their own job safety and health programs that must be "at least as effective as" the federal program.

Congress also provided funds through OSHA for financing, planning, and operation of the state programs. OSHA has extended more than \$9-million in planning grants to the states. In addition, as state plans are approved, OSHA pays 50 percent of the operating cost.

After a plan is approved, OSHA retains authority to enforce federal standards until it determines, on the basis of at least three years of operation, that the state program is meeting all OSHA requirements. After that, the state operates the program.

Even then, OSHA's presence continues in two ways:

1. OSHA will inspect for any issues (standards) not covered by the state program.
2. OSHA will continue to monitor and evaluate the state's operation, and can withdraw approval if the plan is not being properly administered.

Where a state does not submit a proposed plan, OSHA will continue its inspection and other activities in that state.



Conclusion

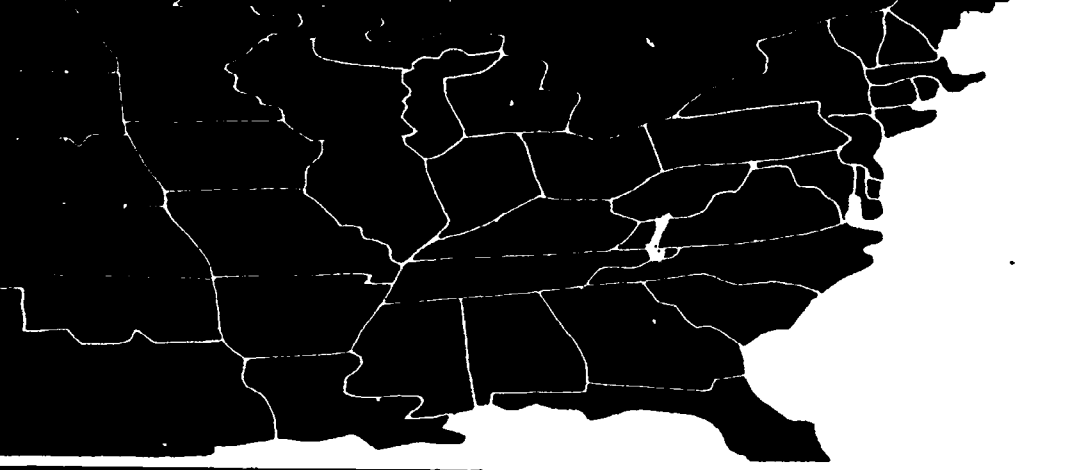
This has been a summary of what the Occupational Safety and Health Administration is all about and how it operates.

OSHA's basic policy is to implement the mandate of Congress fully and firmly, yet fairly, and not to harass employers or employees.

OSHA aims for a truly safe and healthful American workplace.

OSHA is constantly reviewing, updating, and amending its standards and procedures to make certain they apply directly to on-the-job safety and health.

Your participation in this worthwhile process is welcome and desired. Indeed, it is the purpose of this document.



OSHA OFFICES

Region I: Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont

*18 Oliver Street
Boston, Massachusetts 02110*

Area Offices:

Custom House Building, State Street
Boston, Massachusetts 02109

450 Main Street—Rm. 617
Hartford, Connecticut 06103

55 Pleasant Street—Rm. 425
Concord, New Hampshire 03301

District Office:

U.S. Courthouse—Rm. 503A
Providence, Rhode Island 02903

Region II: New York, New Jersey, Puerto Rico, Virgin Islands, Canal Zone

*1515 Broadway (1 Astor Plaza)
New York, New York 10036*

Area Offices:

90 Church Street—Rm. 1405
New York, New York 10007

700 East Water Street—Rm. 203
Syracuse, New York 13210

370 Old Country Road
Garden City, L.I., New York 11530

970 Broad Street—Rm. 635
Newark, New Jersey 07102

605 Condado Avenue—Rm. 328
Sanjurjo, Puerto Rico 00907

Region III: Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia

*15220 Gateway Center
3535 Market Street
Philadelphia, Pennsylvania
19104*

Area Offices:

1317 Filbert Street—Suite 1010
Philadelphia, Pennsylvania 19107

3661 Virginia Beach Blvd.—Rm. 111
Norfolk, Virginia 23502

400 N. 8th Street—Rm. 8018
Richmond, Virginia 23240

31 Hopkins Plaza—Rm 1110A
Baltimore, Maryland 21201

Room 802, Jonnet Building
4099 William Penn Highway
Monroeville, Pennsylvania 15146

Region IV: Alabama, Florida,
Georgia, Kentucky, Mississippi,
North Carolina, South Carolina,
Tennessee
*1375 Peachtree Street, N.E. –
Suite 587 Atlanta, Georgia 30309*

Area Offices:

1371 Peachtree Street, N.E. –
Rm. 723 Atlanta, Georgia 30309
3200 E. Oakland Park Blvd. –
Rm 204
Fort Lauderdale, Florida 33308
2809 Art Museum Drive
Suite 4
Jacksonville, Florida 32207
600 Federal Place – Rm. 561
Louisville, Kentucky 40202
118 North Royal Street – Rm. 801
Mobile, Alabama 35502
1361 East Morehead Street
Charlotte, North Carolina 28204
1600 Hayes Street – Suite 302
Nashville, Tennessee 37203
2047 Canyon Road, Todd Mall
Birmingham, Alabama 35216
6605 Abercorn Street – Suite 201
Savannah, Georgia 31405

Region V: Illinois, Indiana,
Michigan, Minnesota, Ohio,
Wisconsin
*300 South Wacker Drive –
Rm. 1201 Chicago, Illinois 60606*

Area Offices:

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Chicago, Illinois 60606
700 Bryden Road – Rm. 224
Columbus, Ohio 43215
633 W. Wisconsin Ave. – Rm. 400
Milwaukee, Wisconsin 53203
46 East Ohio Street – Rm. 423
Indianapolis, Indiana 46204
1240 East Ninth Street – Rm. 847
Cleveland, Ohio 44199
220 Bagley Avenue – Rm. 626
Detroit, Michigan 48226
110 South Fourth Street – Rm. 437
Minneapolis, Minnesota 55401
550 Main Street – Rm. 5522
Cincinnati, Ohio 45202
234 N. Summit Street – Rm. 734
Toledo, Ohio 43604

Region VI: Arkansas, Louisiana,
New Mexico, Oklahoma, Texas
*1512 Commerce Street, 7th Floor
Dallas, Texas 75201*

Area Offices:

1100 Commerce Street—Rm. 6B1
Dallas, Texas 75202

1205 Texas Avenue—Rm. 421
Lubbock, Texas 79401

420 South Boulder—Rm. 512
Tulsa, Oklahoma 74103

307 Central National Bank Bldg.
Houston, Texas 77002

546 Carondelet Street—4th Floor
New Orleans, Louisiana 70130

District Office:

U.S. Custom House Bldg.—Rm. 325
Galveston, Texas 77550

Region VII: Iowa, Kansas,
Missouri, Nebraska

*823 Walnut Street—Rm. 300
Kansas City, Missouri 64106*

Area Offices:

1627 Main Street—Rm. 1100
Kansas City, Missouri 64108

210 North 12th Boulevard—Rm. 554
St. Louis, Missouri 63101

City National Bank Building—Rm. 803
Harney and 16th Streets
Omaha, Nebraska 68102

Region VIII: Colorado, Montana,
North Dakota, South Dakota,
Utah, Wyoming
*1961 Stout Street—Rm. 15010
Denver, Colorado 80202*

Area Offices:

8527 W. Colfax Avenue
Lakewood, Colorado 80202

455 East 4th South—Suite 309
Salt Lake City, Utah 84111

2812 1st Avenue North—Suite 525
Billings, Montana 59101

Region IX: Arizona, California,
Hawaii, Nevada, Guam, American
Samoa, Trust Territory of the
Pacific Islands

*450 Golden Gate Avenue—
Rm. 9470
San Francisco, California 94102*

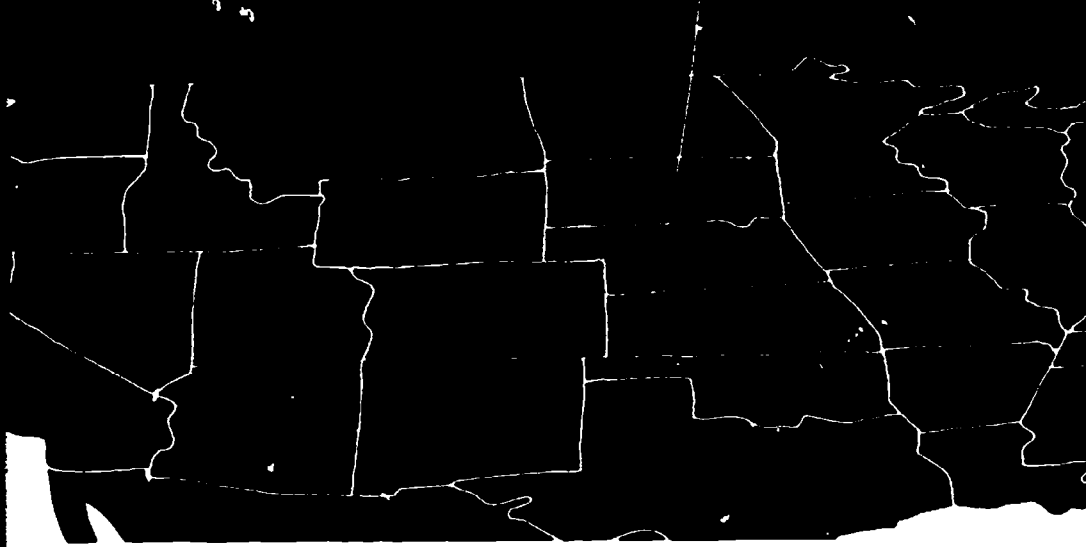
Area Offices:

100 McAllister Street—Rm. 1706
San Francisco, California 94102

2721 North Central Avenue—Suite 910
Phoenix, Arizona 85004

19 Pine Avenue—Rm. 514
Long Beach, California 90802

333 Queen Street—Suite 505
Honolulu, Hawaii 96813



Region X: Alaska, Idaho,
Oregon, Washington
*506 Second Avenue – Rm. 1808
Seattle, Washington 98104*

Area Offices:
506 Second Avenue – Rm. 1906
Seattle, Washington 98104
610 C Street – Rm. 214
Anchorage, Alaska 99501
921 S.W. Washington Street – Rm. 526
Portland, Oregon 97205