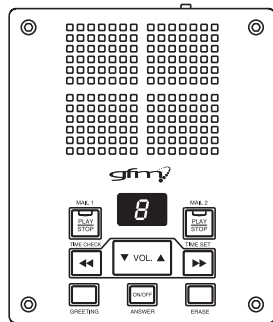




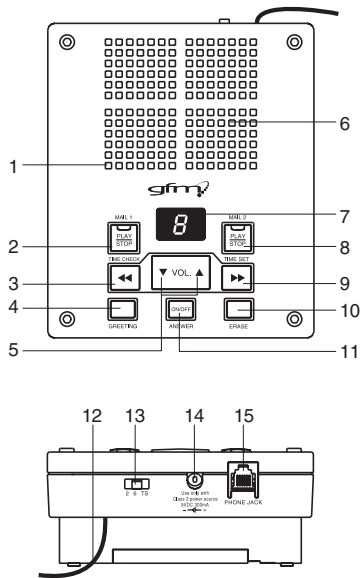
MODEL FA972

Digital Answering System INSTRUCTION MANUAL



Please read and follow this instruction manual carefully before using the unit and retain it for future reference

LOCATION OF CONTROLS



1. Microphone
2. Mailbox 1 Play / Stop with LED indicator
3. Previous Message ◀ / Time Check
4. Greeting
5. Volume ▲ / ▼
6. Speaker
7. LED Message Counter
8. Mailbox 2 Play / Stop with LED indicator
9. Next Message ▶ / Time Set
10. Erase
11. Answer On / Off
12. Line cord
13. Ring Select Switch
14. Power Jack
15. Phone Jack

IMPORTANT SAFETY INSTRUCTIONS

When using your telephone equipment, basic safety precautions should always be followed to reduce the risk of fire, electric shock and injury to persons, including the following:

1. Do not use this product near water, for example, near a bath tub, wash bowl, kitchen sink or laundry tub, in a wet basement or near a swimming pool.
2. Avoid using a telephone (other than a cordless type) during an electrical storm. There may be a remote risk of electric shock from lightning.
3. Do not use the telephone to report a gas leak in the vicinity of the leak.
4. Use only the power cord and battery indicated in this manual. Do not dispose of battery in a fire. They may explode. Check with local codes for possible special disposal instructions.

SAVE THESE INSTRUCTIONS

SAFETY INSTRUCTION FOR BATTERIES

CAUTION:
TO REDUCE THE RISK OF FIRE OR INJURY TO PERSONS, READ AND FOLLOW THESE INSTRUCTIONS.

1. Use only one 9 volt alkaline battery.
2. Do not dispose of the batteries in a fire. The cell may explode. Check with local codes for possible special disposal instructions.
3. Do not open or mutilate the battery. Released electrolyte is corrosive and may cause damage to the eyes or skin. It may be toxic if swallowed.
4. Exercise care in handling battery in order not to short the battery with conduction materials such as rings, bracelets and keys. The battery or conductors may overheat and cause burns.
5. Do not attempt to recharge the battery identified for use with this product. The battery may leak corrosive electrolyte or explode.
6. Do not attempt to rejuvenate the battery identified for use with this product by heating them. Sudden release of the battery electrolyte may occur causing burns or irritation to eyes or skin.

7. When inserting battery into this product, the proper polarity or direction must be observed. Reverse insertion of the battery can cause charging, and that may result in leakage or explosion.
8. Remove the battery from this product if the product will not be used for a long period of time (several months or more) since during this time the battery could leak in the product.
9. Discard "dead" battery as soon as possible since "dead" battery are more likely to leak in a product.
10. Do not store this product, or the battery identified for use with this product, in high-temperature areas. A battery that is stored in a freezer or refrigerator for the purpose of extending shelf life should be protected from condensation during storage and defrosting. The battery should be stabilized at room temperature prior to use after cold storage.

SAVE THESE INSTRUCTION

FCC WANTS YOU TO KNOW

This equipment complies with Part 68 of the FCC rules and the requirements adopted by the ACTA. On the bottom of this equipment is a label that contains, among other information, a product identifier of US: SBFAN01BFA972. If requested, this number must be provided to the telephone company.

The applicable jacks (i.e. RJ11C) for this equipment are provided in the packaging with each piece of approved equipment. The jacks are certified by Universal Service Order Codes (USOC).

A plug and jack used to connect this equipment to the premises wiring and telephone network must comply with the applicable FCC Part 68 rules and requirements adopted by the ACTA. A compliant telephone cord and modular plug are provided with this product. They are designed to be connected to a compatible modular jack that is also compliant. See installation instructions for details.

The Ringer Equivalence Number (REN) is used to determine the number of devices that may be connected to a telephone line. Excessive RENs on a telephone line may result in the devices not ringing in response to an incoming call. In most but not all areas, the sum of RENs

should not exceed five (5.0). To be certain of the number of devices that may be connected to a line, as determined by the total RENs, contact the local telephone company.

If this equipment FA972 causes harm to the telephone network, the telephone company will notify you in advance that temporary discontinuance of service may be required. But if advance notice isn't practical, the telephone company will notify the customer as soon as possible. Also, you will be advised of your right to file a complaint with the FCC if you believe it is necessary.

The telephone company may make changes in its facilities, equipment, operations or procedures that could affect the operation of the equipment. If this happens the telephone company will provide advance notice in order for you to make necessary modifications to maintain uninterrupted service.

If you experience trouble with this equipment, disconnect it from the network until the problem has been corrected or until you are sure that the equipment is not malfunctioning.

Please follow instructions for repairs if any (e.g. battery replacement section); otherwise do not alter or repair any parts of device except specified.

Connection to party line service is subject to state tariffs. Contact the state public utility commission, public service commission or corporation commission for information.

NOTICE: If your home has specially wired alarm equipment connected to the telephone line, ensure the installation of this equipment FA972 does not disable your alarm equipment. If you have questions about what will disable alarm equipment, consult your telephone company or a qualified installer.

WARNING: Changes or modifications to this unit not expressly approved by the party responsible for compliance could void the user's authority to operate the equipment.

NOTE: This equipment has been tested and found to comply with the limits for a Class B digital device, pursuant to Part 15 of the FCC Rules. These limits are designed to provide reasonable protection against harmful interference in a residential installation. This equipment generates, uses, and can radiate radio frequency energy and, if not installed and used in accordance with the instructions, may cause harmful interference to radio communications. However, there is no guarantee that interference will not occur in a particular installation. If this equipment does cause harmful interference to radio or television

reception, which can be determined by turning the equipment off and on, the user is encouraged to try to correct the interference by one or more of the following measures:

- Reorient or relocate the receiving antenna.
- Increase the separation between the equipment and receiver.
- Connect the equipment into an outlet on a circuit different from that to which the receiver is connected.
- Consult the dealer or an experienced radio TV technician for help.

INSTALLATION

Installing the backup battery

If AC power fails or you unplug the system, one 9 volt alkaline battery (not supplied) is required to save recorded messages and day/time settings.

To install battery

1. Open the battery door by pulling back the latch using a ball-point pen.
2. Install a 9 volt alkaline battery.
3. Replace the battery door.

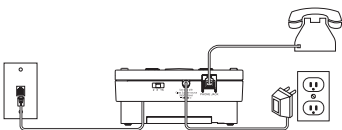
To replace battery

Replace the battery when 'L' appears on the display.

1. Unplug the telephone line from the wall jack.
2. Follow step 1 to 3 in the "To install battery section."
3. Plug the telephone line back into the wall jack.

Connecting the Telephone Line

1. Plug the telephone line cord from the FA972 into the wall jack.
2. Plug your phone's line cord (not supplied) into the PHONE JACK.



Connecting AC Power

Use only the provided FA972 AC Adaptor

1. Plug AC adaptor into the power jack in your unit.
2. Plug AC adaptor into a standard 120 volt wall outlet. Do not attach (staple, etc.) the AC adaptor cord to the building wall.

The display lights and numbers '0' to '5' appear sequentially on the display. A long beep sounds and '0' appears. If you did not install a backup battery, 'L' and '0' alternately appear.

Note: The system cannot operate without AC power.

Turning the System On/Off

To turn the system on, press **ANSWER ON/OFF** once. The total number of recorded messages in two mailboxes appears on the display. The system is now set to answer calls. To turn the system off, press **ANSWER ON/OFF** once. '-' appears on the display.

Adjusting the Volume

Press VOL. ▲ to increase the volume, or VOL. ▼ to decrease the volume. The system beeps when you press either volume button. When the maximum volume is reached, the system beeps three times.

OPERATION

Setting the Day and Time

You must set the day and time before the system will start to record the day/time voice stamp on each incoming message. The day/time voice stamp automatically defaults to Monday, 12:00 AM, when you connect the system to power. The date and time do not advance until you set the correct day and time.

1. Turn on the system.
2. Hold down ►► / **TIME SET** for about two seconds, then release it. The system announces "Monday".
3. Repeatedly press ►► / **TIME SET** until you hear the correct day.
4. Press ◀◀ / **TIME CHECK**. The system announces "twelve".
5. Repeatedly press ►► / **TIME SET** until you hear the correct hour.
6. Press ◀◀ / **TIME CHECK**. The system announces "0".
7. Repeatedly press ►► / **TIME SET** until you hear the correct minute.
8. Press ◀◀ / **TIME CHECK**. The system announces "AM".
9. Press ►► / **TIME SET** to select "PM".
10. Press ◀◀ / **TIME CHECK** to confirm the setting. The system announces the current day of the week and the time.

11. To hear the current day and time, press ◀◀ / **TIME CHECK**.

Notes:

- During the day/time setting, the display will turn off.
- If there is a delay of 20 seconds between any of the steps, the system exits day/time setup mode. When you have set the AM/PM and then wait for 20 seconds, the unit will automatically announce the current day of the week and the time, and exits day/time setup mode.
- If you have not set the day and time and you press ◀◀ / **TIME CHECK**, the system announces "Time is not set".
- You must reset the clock after replacing the battery.

Setting the Number of Rings

Slide the ring select switch to **2** or **6** to select the number of rings you hear before the system answers. Slide to **TS** (Toll Saver) to avoid unnecessary charges when calling long distance to check your messages. If there are new messages, the system answers after two rings. Otherwise, the system answers after six rings. If you hear more than two rings, you know you can hang up because there are no new messages.

Recording the Outgoing Message (OGM)

There are approximately 13 minutes of total recording time shared by your outgoing message and incoming messages. You can use the system's prerecorded outgoing message, "Hello, please leave your message after the beep", or record your own.

1. Hold down **GREETING** until '0' appears on the display and the system beeps. Speak clearly towards the top of the unit. The display will count from '0' to '9' until the recording has stopped.
2. Release **GREETING** when you are finished. The system automatically plays back your recorded message. During playback, "A" will appear on the display.

Note: The FA972 has two personalized mailboxes. You have an option to have callers leave messages in either of the two mailboxes. If you want the caller to leave a message in a particular mailbox, your greeting should instruct the callers to press either the "1*" or "2*" button before their message recording. If the caller doesn't press a key, presses a key other than "1*" or "2*", or waits longer than 4 seconds before pressing a key, the caller's message will be automatically recorded in Mailbox 1.

Sample Message:

"Hello, this is _____.

I can't come to the phone right now, but please leave your name and phone number after you hear the beep. I'll return your call as soon as possible. If you wish to leave a message specifically for Bob, press "1*", for Joan, press "2*". Thank you for calling."

Notes:

- The maximum length for an outgoing message is approximately 1 minute and the minimum is about 2 seconds. When the maximum outgoing message length is reached, the system sounds three short tones and plays back the message. Repeat these steps to record a new outgoing message. The counting numbers will flash, at the last 10 seconds.
- If you record your own message and later decide to use the prerecorded message, hold down **GREETING** until a beep sounds. Release **GREETING**, and the system plays the prerecorded outgoing message. If you want to use a personal greeting, you must record it again.

To Check the Greeting

1. To check the greeting, press and release **GREETING** quickly.
2. Your outgoing greeting will be played back to you, and then your system will reset to answer incoming calls.

Note: You can stop greeting playback by pressing **GREETING** once again.

ANSWERING SYSTEM OPERATION

Setting the System to Answer Calls

1. Press **ANSWER ON/OFF** once to turn on the system.
2. When the system answers a call, it plays the outgoing message then beeps.
3. The caller can leave a message up to one minute in length. After the caller hangs up, is silent for more than seven seconds, or the maximum message length is reached, the system hangs up and resets to answer the next call. The number flashes on the display to indicate an incoming message has been recorded.
4. When the system answers a call or records a message, if any phone on the same line is picked up or the system detects a Calling

Party Control (CPC) signal, it stops playing the outgoing message or recording, and resets to answer another call.

5. When the system is off ("..." appears on the display) and there is an incoming call, it will answer the call after 10 rings and sound a long beep, then waits seven seconds for the remote code.

Notes:

- When there are messages from 0-9, the display shows '0' to '9' respectively. If there are more than 9 messages, the display will be flashing.
- When the memory is full, 'F' appears on the display. If you try to change to OGM (Out Going Message) while the default OGM is on, the unit will emit three beep tones and the OGM will not change. If you already have a personal OGM, you can still change your OGM when the memory is full.
- Many local phone companies use Calling Party Control (CPC) to signal that a caller has hung up. Your system can recognize a CPC signal and release the line.
- If memory reaches maximum capacity, while a caller is leaving a message, it stops recording and hangs up automatically.

Screening Calls

To screen your calls, let the system answer. Listen to the caller's message through the system's speaker. If you decide to answer the call, pick up any phone connected to the same phone line as the system. The system stops recording and resets to answer the next call. In the event that the system continues recording, press the hook switch on the telephone momentarily.

Notes:

- When the lowest volume is set, the caller's message cannot be heard. The standard voice prompts, beep tone, and recorded message should not be audible at minimum volume when any of the buttons are pressed, either.
- If you pick up the phone just as the system answers, the system might not stop playing the message. If this happens, press **PLAY/STOP** to stop playing the message.

Recording Message into the Mailbox

You can record a message, for another member of your household, in either of the two mailboxes (Mailbox 1 or Mailbox 2). It will be played back, along with other messages, in the corresponding mailbox.

To Record Message:

1. Press and hold the MAIL 1 or MAIL 2. A beep will sound.
2. Record your message through the microphone in the speaker holes.
3. When your message is completed, release the button.

Playing Messages

- The Message Counter will display the total number of messages in two Mailboxes. The number of messages flash rapidly after the system records new messages.
 - The LED of Mail 1 or Mail 2 will flash to indicate new messages received in the corresponding mailbox.
1. To listen to Mailbox 1 messages, press **MAIL 1 PLAY/STOP**. To listen to Mailbox 2 messages, press **MAIL 2 PLAY/STOP**, the Message Counter will display the message number being played.

Note: If there are no messages, the display shows "0" and you will only hear either "mailbox 1" or "mailbox 2" when you press the corresponding mailbox **PLAY/STOP**.

2. The system plays each new message in sequence and announces the day and time it was recorded.
3. During message playback:
 - Press **◀ / TIME CHECK** to repeat the current message.

- Hold down ◀/TIME CHECK for about two seconds to repeat the previous message.
 - Press ▶▶/TIME SET to skip forward to the next message.
To stop message playback at any time, press **PLAY/STOP**.
4. After playing all messages, the system beeps and saves the messages. The total number of messages in two Mailboxes appears on the display.
 5. To replay all messages, press the corresponding mailbox **PLAY/STOP**.

Deleting Messages

You can delete messages individually during playback, or all at once after playback.

To delete an incoming message (after listening to it), press **ERASE** once during playback, “E” appears on the display.

To delete all messages in the corresponding mailbox after playback, hold down **ERASE** for about two seconds. “E” is flashing rapidly on the display, press the corresponding mailbox button. The system beeps and all messages in the corresponding mailbox are deleted.

Note: If you hold down **ERASE** before playing back all messages, the system beeps. You cannot delete the new messages until you play them all back.

To Reset

If an AC power failure occurs, or the AC power adaptor comes out of the wall, your unit will shut down until the power is restored.

If your unit is not operating properly when the power is restored, proceed with a unit reset.

1. Unplug the AC adaptor from the power outlet and telephone line from the wall jack.
2. Replace the 9 volt alkaline battery with a fresh one.
3. Plug the AC adaptor back into the power outlet.
4. Plug the telephone line back into the wall jack.
5. Record a new outgoing announcement or you can use the pre-recorded announcement.
6. Set the date and time.

While you are away from your home or office, you can access your system by remote operation. Use a touch-tone phone to enter your remote operation security code.

REMOTE OPERATION

Operating the System from a Remote

Location

To use your system from a remote telephone, you must enter a 3-digit remote operation security code. The security code label is located on the bottom of the unit.

1. Dial your phone number.
2. After the system answers, wait for the outgoing message and the beep tone. Enter your remote operation security code. The unit will emit two beeps to indicate the code was entered correctly.
3. Enter a remote command. See “Remote Commands”.

Notes:

- If the memory is full, the system will answer calls after 10 rings, then announce “memory is full” and emit three short beeps. You can then enter the 3-digit remote code to control the unit.
- If you do not have CPC service and you hang up while the system is playing back messages, the system might not recognize that you hung up.
- If someone calls while the system is playing the messages (in remote operation), the caller hears a busy signal.

Turning Your System On

If you forget to turn your system on, you can phone in from a remote location and turn it on automatically.

1. Call your telephone number.
2. The system answers after 10 rings. After the beep, enter your 3-digit security code.
3. After the second beep, press **9#** then hang up. Subsequent messages will be recorded.

Remote Commands

If the correct code was accessed, you hear two beeps.

Option	Press
Play messages in mailbox 1	1 #
Play messages in mailbox 2	2 #
Delete all old messages (all messages must be played back)	3 #
Record new outgoing message (Press 7# again to stop recording outgoing message)	7 #
Turn system off/on	9 #
Monitor the room	0 #

When you press **1#** to play messages in mailbox 1, or **2#** to play messages in mailbox 2 (during playback), you can then press the following keys to get these remote functions.

Option	Press
Erase current message	3 #
Repeat previous message	6 #
Skip to next message	7 #
Repeat current message	8 #
Stop message playback	# #

After all your messages have been played, you hear two short beeps. You have 20 seconds to access the menu again, otherwise, the unit disconnects automatically.

Note: When you are in remote playback, if there are new messages in mailbox 1 or mailbox 2, enter the instruction “1#” or “2#”, only new messages will be played back to you; if there are no new messages in mailbox 1 or mailbox 2, enter the instruction “1#” or “2#”, all messages will be played back to you.

LIMITED WARRANTY

The following describes the protection You will have under this Limited Warranty.

LIMITED WARRANTY PERIOD:

This Limited Warranty begins on the date of purchase of the Covered Product and continues for a period of six months.

WHAT IS COVERED:

Meijer will pay the cost of labor and repair or replacement parts in the event Your Covered Product fails to operate as a result of a mechanical or electrical failure caused by defects in workmanship and/or materials. A mechanical or electrical failure caused by a direct result of a power surge is also covered. Parts will be replaced with those of like kind and quality, and may be new or remanufactured. If the Covered Product cannot be repaired, if the cost of the repair exceeds the original purchase price or if parts are not available due to the age of the Covered Product or discontinued by the manufacturer, the Covered Product will be replaced with a product of similar features.

WHERE YOU ARE COVERED:

Coverage under this Limited Warranty is limited to the United States of America, including the District of Columbia. It does not include any Canadian or U.S. Territories including Guam, Puerto Rico, or U.S. Virgin Islands.

WHAT IS NOT COVERED:

- PRODUCTS NOT ORIGINALLY COVERED BY A MANUFACTURER'S WARRANTY;
- ITEMS THAT ARE STILL COVERED BY THE MANUFACTURER'S WARRANTY, REGARDLESS OF WHETHER THE MANUFACTURER HONORS SUCH WARRANTY
- PERIODIC CHECKUPS AND/OR PREVENTIVE MAINTENANCE AS DIRECTED BY THE MANUFACTURER EXCEPT AS PROVIDED HEREIN;
- INHERENT PRODUCT DEFECTS THAT ARE THE RESPONSIBILITY OF THE MANUFACTURER OR PARTS FAILURE DUE TO A MANUFACTURER'S RECALL;
- ANY AND ALL PRE-EXISTING CONDITIONS THAT OCCUR PRIOR TO THE EFFECTIVE DATE OF THIS LIMITED WARRANTY AND/OR ANY COSTS TO REPAIR ANY PRODUCT SOLD "AS-IS" INCLUDING BUT NOT LIMITED TO FLOOR MODELS, DEMONSTRATION MODELS, ETC.;

- PARTS OR REPAIRS DUE TO NORMAL WEAR AND TEAR AND ITEMS NORMALLY DESIGNED TO BE PERIODICALLY REPLACED BY THE PURCHASER DURING THE COVERED PRODUCT'S LIFE, INCLUDING BUT NOT LIMITED TO BATTERIES, LIGHT BULBS, ETC.;
- DAMAGE FROM ACCIDENT, ABUSE, MISUSE MISHANDLING, INTRODUCTION OF FOREIGN OBJECTS INTO THE COVERED PRODUCT, UNAUTHORIZED MODIFICATIONS OR ALTERATIONS TO A COVERED PRODUCT, FAILURE TO FOLLOW THE MANUFACTURER'S INSTRUCTIONS, AND EXTERNAL CAUSES INCLUDING THIRD PARTY ACTIONS, FIRE, THEFT, INSECTS, ANIMALS, EXPOSURE TO WEATHER CONDITIONS, WINDSTORM, SAND, DIRT, HAIL, EARTHQUAKE, FLOOD, WATER, ACTS OF GOD OR CONSEQUENTIAL LOSS OF ANY NATURE;
- LOSS OR DAMAGE CAUSED BY WAR, INVASION OR ACT OF FOREIGN ENEMY, HOSTILITIES, CIVIL WAR, REBELLION, RIOT, STRIKE, LABOR DISTURBANCE, LOCKOUT, OR CIVIL COMMOTION;
- INCIDENTAL, CONSEQUENTIAL OR SECONDARY DAMAGES OR DELAY IN RENDERING SERVICE UNDER THIS

- LIMITED WARRANTY, OR LOSS OF USE DURING THE PERIOD THAT THE COVERED PRODUCT IS AT AN AUTHORIZED SERVICE CENTER OR OTHERWISE AWAITING PARTS;
- ANY PRODUCT USED IN A COMMERCIAL SETTING OR RENTAL BASIS;
- FAILURES THAT OCCUR OUTSIDE OF THE 50 STATES OF THE UNITED STATES OF AMERICA, INCLUDING THE DISTRICT OF COLUMBIA.
- NONFUNCTIONAL OR AESTHETIC PARTS INCLUDING BUT NOT LIMITED TO PLASTIC PARTS, KNOBS, ROLLERS, BASKETS, SCRATCHES, PEELING AND DENTS;
- UNAUTHORIZED REPAIRS AND/OR PARTS;
- COST OF INSTALLATION, SET-UP, DIAGNOSTIC CHARGES, REMOVAL OR REINSTALLATION OF THE COVERED PRODUCT, EXCEPT AS PROVIDED HEREIN;
- ACCESSORIES USED IN CONJUNCTION WITH A COVERED PRODUCT;
- ANY LOSS OTHER THAN A COVERED BREAKDOWN OF THE COVERED PRODUCT;
- SERVICE WHERE NO PROBLEM CAN BE FOUND;

- BREAKDOWNS WHICH ARE NOT REPORTED WITHIN THE TERM OF THIS LIMITED WARRANTY;
- IMPROPER INSTALLATION OF COMPONENTS OR PERIPHERALS;
- CORRUPTION OF ANY RECORDING MEDIA, INCLUDING ANY PROGRAM, DATA OR SETUP INFORMATION RESIDENT ON ANY HARD DRIVES AND INTERNAL OR EXTERNAL REMOVABLE STORAGE DEVICES, AS A RESULT OF THE MALFUNCTIONING OR DAMAGE OF AN OPERATING PART, OR AS A RESULT OF ANY REPAIRS OR REPLACEMENT UNDER THIS LIMITED WARRANTY;
- DAMAGE TO CLOTHING;
- COLOR FADING OF PICTURE FOR ANY TELEVISION;
- BURNED-IN PHOSPHOR (INCLUDING IMAGE GHOSTING), PIXEL BURNOUT NOT IN ACCORDANCE WITH THE MANUFACTURE SPECIFICATIONS.

WHAT TO DO WHEN YOUR PRODUCT FAILS TO OPERATE:

- Call the 24-hour customer service toll-free number at (866) 845-9436.

Many oversights, which are not covered under this Limited Warranty, can be due to simple circumstances such as the Covered Product not being switched on, being unplugged, or a fuse blown at the junction box. For a Covered Product that uses batteries as the primary power supply, or a remote control unit, please check that the batteries do not need replacing or recharging.

SERVICE DELIVERABLES:

There is no deductible required to obtain service for Your Covered Product.

OTHER PROVISIONS:

Limit of Liability:

The limit of liability under this Limited Warranty is the least of the cost of (1) the purchase price of the Covered Product excluding tax and delivery costs or (2) authorized repairs not to exceed the purchase price of the Covered Product or (3) replacement of the Covered Product with similar features or (4) reimbursement for authorized repairs or replacement. Upon replacement, there is no longer any obligation for the replaced product under this Limited Warranty.

Limitations of Implied Warranty:

All Implied Warranties which may arise under state law, including all Implied Warranties of Merchantability or Fitness for a particular purpose, are limited to the duration of this Warranty and do not cover incidental or consequential damages. Some states do not allow limitations on how long an Implied Warranty lasts or the exclusion of incidental or consequential damages, so the above limitations or exclusions may not apply to You. This Warranty gives You specific legal rights, and You may also have other rights which vary from state to state.

Transferability and Renewals:

This Limited Warranty is not transferable or renewable.

Subrogation:

If We pay for a loss, We may require You to assign Us Your rights of recovery against others. We will not pay for a loss if You impair these rights to recover. Your rights to recover from others may not be waived.

Arbitration:

In the event of a disagreement between You and Us concerning costs, either of us may make a written demand for arbitration. This must be done within sixty (60) days after the day You filed Your claim. Each of us will select an arbitrator. The two arbitrators will select an umpire. Each of us will pay the expenses of the arbitrator We select. The expenses of the umpire will be shared equally. Unless both of us agree otherwise, arbitration will take place in the county and state in which You live. Local rules apply. A majority decision will be binding.

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