# Business Notes in the News

### OSHA extends for comments

The U.S. Dept. of Labor's Occupational Safety and Health Administration (OSHA) recently extended the date comments are due on the agency's proposal to revise the safety standards for lift-slab construction until Feb. 12.

The proposal, dated Sept. 15, 1988, seeks to clarify safety requirements for lift-slab construction, which involves casting floor and roof concrete slabs one on top of the other at ground level and then lifting the slabs into position using hydraulic jacks. They are then welded to the columns supporting the building.

OSHA is seeking comments on such issues as whether all jack components should be subject to a 2.5 safety factor and whether all non-essential employees should be kept out of the building during jacking operations.

Written comments and requests for a hearing, (four copies) should be sent to the Docket Office, Docket S-301B, Room N-2634, 200 Constitution Ave., NW Wash., DC 20210 no later than Feb. 12, 1989. For information call OSHA at (202) 523-7894.

### Primavision releases 2 video tapes

WASHINGTON, DC — Primavision, the video tape division of the Public Risk Management Association (PRIMA), recently introduced two 30-minute productions entitled "Setting Up a Risk Management Program," and "What Every Supervisor Needs to Know About Risk Management" designed to instruct novice risk managers.

"What Every Supervisor Needs to Know About Risk Management," condensed from Potemkin's popular training sessions on the same subject, is designed for risk managers seeking program commitment and support from front-line supervisors. It covers risk management functions and communicating strategies to subordinates. For more information call PRIMA at (202) 626-4650.

### Trucking revenues/expenses increase

A report by the Commerce Department's Census Bureau states that operating revenues generated by the nation's for-hire trucking industry rose 6.8 percent in 1987, while operating expenses increased by 8.6 percent over 1986 figures.

The report covered employer firms with one or more establishments primarily engaged in providing commercial motor freight transportation and warehousing services, including firms providing local or long distance trucking or transfer services and those who store farm products, furniture and other household goods.

According to the report, revenues in 1987 were an estimated $92.5 billion while expenses totaled $88.1 billion. Intercity trucking, which accounted for nearly 79 percent of motor carrier revenues, increased 4.8 over 1986 while local trucking revenues increased 18.9 percent.

Approximately 48 percent of motor carrier revenues were from transporting a category of manufactured products including furniture, hardware, glass products, textiles and apparel, and an all other commodities category including mixed cargo and the delivery of small packages.


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*4. Surety Bond Guaranty Assistance Program*

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## Help Is Just A Phone Call Away

MSBDFA is among the most innovative state financing programs in the country. A unique opportunity. And it's only available in Maryland. If you think you qualify for our assistance, call us. Together, we can make your business a success. For more information contact the Maryland Small Business Development Financing Authority. The Maryland Small Business Development Financing Authority is an agency of the Maryland Dept. of Economic and Employment Development.

Maryland Small Business Development Financing Authority
217 E. Redwood St., Suite 2200
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# Consumers warned of tactics credit collectors can legally use

**Question:** A collection agency contacted me last week claiming that I owe money to a certain credit company. The debt collector has continued to harass me, telephoning late at night and making threats. Is this legal?

**Answer:** No. It is definitely not legal for a debt collector to harass you in any way. The Fair Debt Collection Practices Act outlines standards and procedures that debt collectors must follow. The Act, which covers all personal, family and household debts, states that a debt collector may contact you in person, by mail, telephone or telegram, but only during convenient hours, usually between 8 a.m. and 9 p.m.

If it is inconvenient for you to be contacted during working hours, the debt collector may not contact you at that time. The debt collector may contact friends and relatives to try to locate you if he is having trouble getting in touch with you. He may not, however, tell them that you owe money; only that he is trying to locate you.

Creditors often hire professional collection agencies when customers fail to pay their bills. If you owe money you will have to pay it, but debt collectors are obligated to do business with you in any inoffensive manner. Under federal law, a debt collector must not harass, oppress or abuse anyone. If he threatens violence, uses obscene language or advertises your debt in any way, he is in violation of the law and you are entitled to take legal action. You have one year from the date the offense was made to take the debt collector to court and recover any damages suffered.

If you believe that you do not owe the money in question, you may write the debt collector stating your conviction.


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