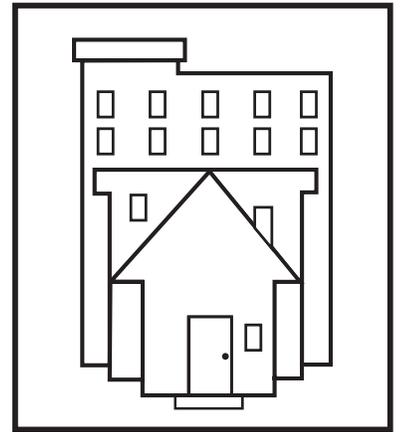


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Know Before You Build: Is There a Wetland on Your Property?

Ohio Environmental Protection Agency - Division of Surface Water

Anyone who wants to place fill material into a wetland must obtain proper permits prior to beginning any type of earth moving activity.

Because of their many environmental, ecological and functional benefits, wetlands are important natural resources. As valuable natural resources, proposed activities within wetlands (which includes placing fill material, mechanically clearing, and building in wetlands) on both private and publicly owned land may be regulated by both Ohio EPA and the U.S. Army Corps of Engineers (USACE).

What is a wetland?

A wetland is an area of land where water covers the soil or is present at or near the soil's surface. More specifically, wetlands have either permanently or seasonally saturated soil, specific soil types, and distinct vegetation that combined supports a unique ecosystem. Wetlands have many names, including swamps, marshes, bogs, fens, wet prairies, wet meadows, etc.

Are wetlands easy for me to identify on my own?

Many people think of wetlands as open water marshes. However, there are several types of wetlands that may never have standing water. In fact, some of the most common Ohio wetlands are shrub and forested wetlands. Wetlands have specific plants, soils and hydrology; therefore, it requires a qualified wetland professional with knowledge of soils and plant species to evaluate your property by performing a wetland review (also known as a Wetland Delineation).

How do I determine if I have wetlands on my property?

If you'd like to have someone review your property before you hire a professional, contact your local Soil and Water Conservation District (SWCD). Each county has its own SWCD, and their contact information can generally be found on the county's website. You can also contact a wetland specialist in Ohio EP

's Division of Surface Water, who can help you directly or refer you to someone who can.

What is wetland delineation?

A professional (usually an environmental consultant) will look at the topography, soils and vegetation by taking soil samples and evaluating the plant species. From this information, a determination will be made as to whether any wetlands are present. If all three wetland characteristics exist (hydric soils, wetland plants and a source of hydrology), the wetland boundary will be marked or delineated with flagged stakes.

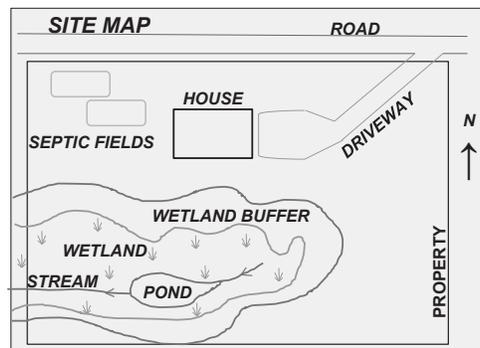
The professional will put together a Wetland Delineation Report, which contains a detailed description of the wetland along with data sheets describing the soil and vegetation. It also includes a map of the property boundary, a map outlining the wetland, and a soil survey map. The report is submitted to the U.S. Army Corps of Engineers for review and approval. The Army Corps makes the final determination whether the area is a wetland.

What should I do if I want to fill in a wetland?

A permit is required for all activities that involve placing fill material into wetlands. Fill material includes any type of rock, sand, soil, clay, construction debris, wood chips, overburden from mining or excavation activities, and materials used to create any structure or infrastructure in the wetland. The most common activities include building sheds or garages, widening driveways, constructing roads, etc. It's important to understand the requirements and conditions of a wetland permit. For more information contact Ohio EPA's Division of Surface Water at (614) 644-2001.

What if I already obtained a sanitary sewer Permit-to-Install (PTI) or local zoning rights? Are wetland impacts automatically approved?

No. There are separate permits that specifically allow wetland impacts. Make sure you have the appropriate wetland permit before conducting any activities that may affect wetlands.



Typical site map of a wetland.

continued on the next page

Know Before You Build: Is There a Wetland on Your Property?

continued

I'm thinking about purchasing property. How do I know if there will be wetland issues?

Make sure to ask the seller to reveal if wetlands are present. You could also ask the seller to provide an approved Wetland Delineation Report prior to closing on the property. Ensure the property is suitable to whatever your potential plans may be before purchasing. You could also contact your local SWCD for assistance.

I think I can avoid impacting the wetland if I reroute my project. Will this make things easier for me?

Yes. It is always recommended to avoid constructing in wetlands and build elsewhere if possible. Some construction projects may fail because they are built in areas that are naturally prone to wetness. Also, if you avoid impacting wetlands, no permit is required.

Who should I contact to get a permit?

The permitting process involves both Ohio EPA and the U.S. Army Corps of Engineer. The permitting process starts with the U.S. Army Corps of Engineers. You can contact Ohio EPA's Division of Surface Water for details on wetland permitting.

Need more information about wetlands?

Ohio EPA Wetlands Factsheet – epa.ohio.gov/portals/47/facts/ohio_wetlands.pdf

Ohio EPA Division of Surface Water – epa.ohio.gov/dsw/401/permitting.aspx

U.S. EPA Wetland Factsheets – epa.gov/wetlands/wetlands-factsheet-series

The Rule Of 72: Einstein's Rate Of Return Formula

Albert Einstein created a fairly accurate "rule of thumb" mathematical formula for calculating how long it will take to double an investment based on the interest earned each year. That formula is commonly called the rule of 72. While it isn't exact, it's very close and can be a pretty accurate rule of thumb for quickly calculating how long it will take to double your money, based on its rate of return. Let's take a look:

While he is noted for one formula ($E=mc^2$) that became his trademark formula, it is quite complex and highly theoretical.

The formula he created for calculating how long it takes to double your money, on the other hand, is quite simple. He called this formula the rule of 72. When applied to a yearly rate of return (ROR), or annual percentage yield, you can quickly determine how long it will take to double your money. The rule of 72 formula looks like this:

72 / ROR = How long it will take to double your money.

For example, if you buy a \$1000 savings bond that earns 6% interest each year, you can apply the rule of 72 and discover that it will take 12 years for your original investment to double, or be worth \$2000. You can plug in the numbers and write it like this:

$$72 / 6\% = 12 \text{ years}$$

The rate of return is irrelevant to the formula. The rule always applies. Let's look at another example. Let's say you buy an indexed annuity that averages a yearly yield of 8%. Here's how this example looks:

$$72 / 8.0\% = 9.0 \text{ years}$$

In the example above, it takes 9 years to double your money at a growth rate of 8%. So you can see that investing your money early and wisely is a good idea. It's never too early to begin investing! The earlier, the better of course, but for anyone at any age, the time to start investing is now.

If you begin investing when you are say, 21 years old, you have more time to let your investment grow throughout your life than you would if you are say, 50 years old. This author believes that it really does not matter what age you are, whether you are 18 or 80, investing is a good thing. If not for you, the for your legacy...for your children and grandchildren. Think of the head start you can give them....

Compound interest is a truly marvelous thing for every investor to take advantage of. The rule of 72 is not an exact formula, just a rule of thumb, but it's pretty close at any rate of return.

Do you know what Albert Einstein called the 8th wonder of the world? The answer is of course, compound interest.

Top 6 OSHA Fines Levied Since M

by Kim Slowey, Construction Dive, Oct. 22, 201

The first 18 months of President Donald Trump's first term saw the Occupational Safety and Health Administration levy some massive fines for safety violations. The two largest were \$1.5 million levied against Great White Construction in Jacksonville for repeatedly violating fall protection standards, and nearly \$1.5 million for Boston-area based Atlantic Drain Services Co. after one of its employees was killed when a trench collapsed during a sewer utility project.

While OSHA fines issued to construction companies from May through September this year did not rise to the level of those levied against Atlantic and Great White, the agency still hit contractors with substantial monetary penalties, underscoring that jobsite safety is a never-ending concern for federal and state watchdogs.

1. Lanford Brothers Co., Marion, Virginia – \$304,130

In August, OSHA proposed that Lanford Brothers Co. pay what looks like the largest fine yet for violations under the relatively new silica dust exposure standard. The five citations included two serious violations for improper eye or face protection and not providing proper silica dust training for workers.

The agency also cited Lanford for three willful-serious violations, representing the bulk of the fine amount, for not using the appropriate wet methods and respiratory protection; not assessing potential employee exposure to silica dust; and not providing sufficient respiratory equipment and medical evaluations. Lanford has contested the citations and fines.

Hypnosis May Cause False Memor

by Jane Brody, The New York Times, Sept. 10, 19

HYPNOSIS, even self-hypnosis, can sometimes result in the creation of false memories -- the belief that something happened even though it never did. A psychologist at Ohio State University in Lima and fellow researchers found that even when people were warned about the possibility of acquiring pseudo-memories under hypnosis, more than a quarter of them did anyway.

Dr. Joseph Green, a professor of psychology at Ohio State and co-author of the study, said, "There's a cultural expectation that hypnosis will lead to more accurate and earlier memories, but that's not true."

For that reason, there is a raging controversy over the use of hypnosis to help people recall lost memories of early trauma. Many experts dispute the conclusion that such recovered memories are always real.

OSHA delayed enforcement of the standard in order to give companies extra time to comply, but the agency is not hesitating to cite and fine contractors they believe have violated silica dust exposure rules.

2. JK Excavation & Utilities, Mason, Ohio – \$202,201

In December of 2017, a JK Excavation & Utilities employee died in a 16-foot-trench collapse. OSHA issued five serious, one willful, one repeat and two other citations to JK after determining that employees were working in trenches without proper cave-in protection; not enough attention was paid to removing accumulating water; workers did not use entry and egress ladders properly; the company did not keep employees from working under a suspended trench box and that it did not ensure that employees wore protective headwear. The agency also found that JK did not have an adequate plan to give workers access to timely medical treatment.

OSHA proposed total fines of \$202,201, which were negotiated down to \$151,650 as part of an informal settlement with JK. According to an agency press release, OSHA also added JK to its Severe Violator Enforcement Program, which means that JK will be subject to increased monitoring and more inspections.

3. Jose Barrientos, Derby, Kansas – \$191,071

OSHA proposed fines for roofing contractor Jose Barrientos after inspectors found employees exposed to fall and other hazards on a Kansas residential jobsite. The agency issued the company citations for six

serious, two willful and one other violation for the failure to provide sufficient fall, eye and face protection; not training employees about fall hazards, ladder usage and hazardous materials; and failing to keep work areas clear of debris.

OSHA said Barrientos has been cited for hazards five times in the past 10 years. The most recent status report indicates that the entire fine amount has been referred for debt collection.

4. El Paso Underground Construction, El Paso, Texas – \$190,642

El Paso Underground Construction is contesting the two serious and two willful violation citations OSHA issued the company in August, along with the \$190,642 in proposed penalties.

OSHA inspected one of El Paso's jobsites after seeing the pipe-laying company's employees working in an unprotected trench. The agency determined that in addition to not training its employees on safe work practices, El Paso Underground had not provided its workers with safe entry and egress to trenches and had not protected employees from cave-ins. OSHA issued two serious and two willful violations against the company.

El Paso Underground was placed in OSHA's Severe Violator Enforcement Program. The agency said it cited the firm for trench related-violations four times in 2017 as well.

5. Brutus Construction, Pottstown, Pennsylvania – \$166,658

There are few details about the conditions that led to OSHA issuing one serious and three willful safety violations to roofing

contractor Brutus Construction, but the agency's records indicate that the focus of the inspection and subsequent action was on falls. According to the agency, Brutus' case is still pending abatement and payment of penalties.

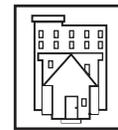
One of OSHA's areas of emphasis is on falls, which the agency says is the leading cause of construction-site deaths.

6. Douglas N. Higgins Inc., Ann Arbor, Michigan – \$162,596

OSHA cited utility contractor Douglas N. Higgins Inc. with one serious, two willful, one repeat and one other-than-serious violation after an employee was crushed when a steel plate fell on him as he installed sewer lines on a project in Naples, Florida. Higgins has contested those violations, as well as the accompanying proposed \$162,596 in fines.

The violations include allowing employees to work in a trench without sufficient cave-in protection; failing to provide safe entry and egress from a trench; not performing adequate atmospheric testing; failure to provide training for employees on the signals to be used when moving trench boxes; and permitting workers to use faulty equipment to hoist a compactor.

OSHA cited Higgins in July 2017 after three workers died from a January 2017 exposure to lethal gases while working on a project in Key Largo, Florida. The agency fined Higgins and a related company, McKenna Contracting LLC, a total of \$119,507.



In the study, 48 students who had been shown to be highly susceptible to hypnosis were divided into two groups.

Before they were hypnotized, 32 of the students were warned that hypnosis could lead to false memories and could not make people remember things that they would not ordinarily remember. The remaining 16 students were not given such a warning.

Then the students were asked to select an uneventful night from the previous week -- a night they had uninterrupted sleep, uninfluenced by alcohol or drugs and without any dreams that were recalled. During hypnosis, the students were asked if they had heard a loud noise at 4 A.M. during that night. After hypnosis, they were asked if they recalled hearing a loud noise at 4 A.M. during the night in question. Twenty-eight percent of the

forewarned students and 44 percent of those who were not warned about false memories claimed that they had heard such a noise.

"The results suggest that warnings are helpful to some extent in discouraging pseudomemories," Dr. Green said, adding, "Warnings did not prevent pseudomemories and did not reduce the confidence subjects had in those memories." The findings were reported last month at the annual meeting of the American Psychological Association. The study was conducted with Dr. Steven Jay Lynn, a psychologist at the State University of New York at Binghamton and three graduate students at Ohio University in Athens.

In a separate study Dr. Green conducted with the help of three students at Ohio State, also reported at the psychology meeting, 160 students were divided into three groups. One

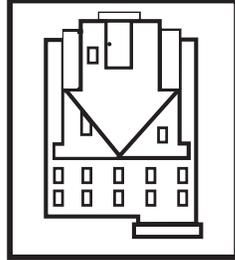
underwent self-hypnosis and another deep relaxation, while a third did counting exercises. All of them were told that the regimen would help them recall their earliest memories. Forty percent of those in the hypnosis group later recalled a memory of something that occurred on or before their first birthday. Similar recollections were reported by only 22 percent of those in the relaxation group and 13 percent in the counting group.

But Dr. Green said, "Most research supports the claim that our memories typically begin around age 3 or 4, so it seems quite unlikely that these very early memories actually happened at the stated time. Many people believe that hypnosis can lead to earlier memories, although that has never been shown to be true. People's expectations about what hypnosis can do will influence what they remember."

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Notable Quotables

“ Without hard work, nothing grows but weeds.

- Gordon B. Hinckley

We are all born ignorant, but one must
work hard to remain stupid.

- Benjamin Franklin

I have learned silence from the talkative, toleration from
the intolerant, and kindness from the unkind; yet, strange,
I am ungrateful to those teachers.

- Khalil Gibran

You were born to win, but to be a winner, you must
plan to win, prepare to win, and expect to win.

- Zig Ziglar

One reason so few of us achieve what we truly want is that
we never direct our focus; we never concentrate our power.
Most people dabble their way through life, never deciding to
master anything in particular.

- Tony Robbins

Shallow men believe in luck.
Strong men believe in cause and effect.

- Ralph Waldo Emerson

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