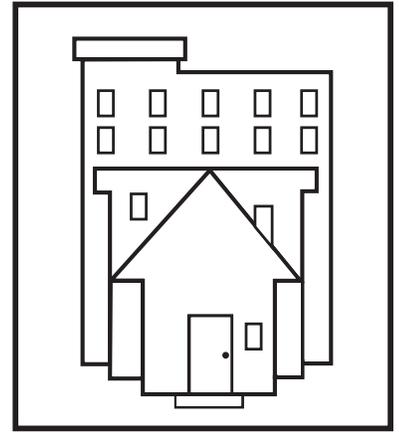


CORUM

REAL ESTATE COMPANY



(614) 487-8424 www.corum-realestate.com lclarke@corum-realestate.com

\$10 Million for Honeybee Health

by David Eddy

The National Honey Board and Project Apis m. are reinforcing their commitment to the future of bees through an investment of \$10 million by 2020 in bee health research. In addition to producing honey, bees are an important contributor to our food supply. Pollinator foods, including those pollinated by bees, represent one in every three bites of food eaten.

The initiatives will seek to improve the well-being of nearly 2.9 million American bee colonies, with a specific focus on the main threats to bee health:

- **Pesticides**, some of which may kill the bee immediately once they've made contact, or when the bee brings small amounts of the pesticide, on its body or in contaminated nectar, back to the hive. There are also many sub-lethal effects which appear slowly or synergisms of multiple exposure.
- **Pathogens and parasites**, such as Nosema and Varroa mites, infect bees with diseases that can destroy entire colonies. All parasites directly or indirectly feed on the honeybees.
- **Limited quality and quantity of forage** for bees results in poor nutrition.

"We feel a strong responsibility to help protect the bees, which is why we've been funding production research since 2004, funding for

Colony Collapse Disorder research since early 2007 and began allocating five percent of our annual budget to all honeybee health research in 2008," said Margaret Lombard, Chief Executive Officer, National Honey Board. "We're so pleased to be working alongside partners, such as Project Apis m., who share our commitment to improving and maintaining bee health, during a time when it is needed most."

In addition to these efforts, there are several, simple changes that people can make to help improve the health of bees, such as:

- Provide forage and habitat for bees by planting pollinator-friendly flowers and flowering herbs in the garden. Find plant species that are native to your area and also beneficial non-native plants by visiting the Pollinator Partnership website.
- Allow dandelions and other flowering weeds to grow to provide more nectar and pollen sources for the bees. If you must control them, consider waiting until bloom is over, and using natural alternatives to chemical and pesticides, such as releasing natural pest predators or pulling weeds by hand. If you apply a chemical, do so in the evening after pollinator flight periods.

- Donate to an organization dedicated to helping protect and provide habitat for honeybees and other pollinators.
- Eat more honey. Supporting the honey industry makes beekeeping possible, and will continue to fund bee health research that will help our pollinator friends to thrive.

"Without bees, we wouldn't have some of the world's most nutrient-rich foods," said Danielle Downey, Executive Director, Project Apis m. "Thanks to previous research and funding, we've been making progress towards better bee health, however, we still have a long road ahead. We're pleased to join our partners and the National Honey Board to commit to funding vital research to continue to improve bee health."

To educate people about the importance of bees to our food supply and honey production, the National Honey Board has created a virtual reality (VR) video that takes viewers on a hive-to-table journey, seen from the point of view of a bee. The video can be viewed as a 360° video or as a more immersive experience using a VR viewing headset.



10 Signs You Have Mold Illness and What You Need to Know

by Roxanne Goldberg, Contributing Writer - *remedydaily.com*

Mold illness can be very scary. According to *Surviving Mold*, mold is composed of biotoxins the body cannot process. When these biotoxins enter the body, they can wreak havoc on the body, causing a range of symptoms. While symptoms may manifest differently in different people, it is wise to look out for the top 10 symptoms of mold illness, as outlined by Mayo Clinic. Keep reading to understand why this is important.

Mold illness is often misdiagnosed because many of the below symptoms are similar to those of other allergies. While the Asthma and Allergy Foundation of America explains some molds can, in fact, cause allergic reactions, Mayo Clinic urges people not to assume their sneezing and wheezing is mundane. It is important to talk with your doctor, especially if symptoms persist. This is because complications from mold illness can lead to asthma, sinusitis, and inflammation of the lungs, among other issues.

First, we go over the 10 symptoms of mold illness, and afterwards we cover what you can do about it.

1. Sneezing - Mold can cause cold and allergy-like symptoms such as sneezing. This is because mold spores can irritate the nose and throat, causing you to sneeze.

2. Runny or stuffy nose - Both a runny and stuffy nose is another symptom. This is primarily due to the immune system creating mucus to defend against mold spores and stop them from coming into the body.

3. Coughing - When you inhale mold spores, they irritate the lining of the throat. This causes coughing. Exposure to mold can also lead to such complications as pneumonia and bronchitis, which result in further coughing.

4. Itchy eyes, nose, and throat - Just like other allergens, such as pollen, mold triggers the body to release histamine. Histamine causes a wide range of reactions. Some of the most common are itchy eyes, nose, and throat.

5. Watery eyes - Histamines also causes the eyes to water. This is because

histamines are chemicals in the immune system that work to flush the body of allergens and other toxins. In some cases, histamines trigger watering of the eyes to push allergens out of the body.

6. Dry, scaly skin - The allergic reaction to mold can lead to inflammation and irritation of the skin. This is because the body's immune system is overreacting to the allergen. This is why exposure to mold can also cause hives.

7. Wheezing - Wheezing is among the most common symptoms of mold exposure. This is because when you inhale microscopic mold spores, they irritate and inflame the lining of the throat, bronchial tubes, and lungs. This restricts airflow and causes wheezing.

8. Shortness of breath - A symptom related to wheezing is shortness of breath. With wheezing comes difficulty breathing. If you suffer from asthma, you should be wary that exposure to mold can cause not only shortness of breath, but also a full blown asthma attack.

9. Chest tightness - People who have suffered from exposure to mold often report feeling pain in their chest. Sometimes the pain is described as tightness, other times as pressure. It can feel severe or merely uncomfortable.

10. Postnasal drip - This is yet another histamine reaction intended to remove toxins from the body. When your nose runs without end, the immune system creates mucus to defend against mold spores and stop them from coming into the body.

What you can do to reduce your risk: Reduce your risk of mold exposure by using a dehumidifier and opening windows in bathrooms to reduce humidity and increase air flow, promptly removing clothing from laundry machines, checking windows for condensation, and immediately repairing any and all leaks. The Asthma and Allergy Foundation of America says these precautions can reduce exposure to mold spores and reduce risk of mold illness.

8 Farm Tax Updates in Effect

from *OhioFarmer.com*

The Internal Revenue Service made changes to tax rules that could affect farm businesses. The changes went into effect January 1. Here's the quick-list:

1. Standard mileage rates: Deductible costs for autos, vans, pickups and panel trucks used for business, medical or moving purposes decreased:

- 53.5 cents per mile for business miles driven, down from 54 cents for 2016
- 17 cents per mile driven for medical or moving purposes, down from 19 cents
- 14 cents per charitable mile, unchanged

2. Form 1099s and W-2s: Big change! Now your W-2 (Wage and Tax Statement) and Form 1099 forms for 2016 must be filed with IRS and Social Security Administration by January 31 – not the last day of February. Under the old law, businesses were required to send 1099 and W-2 forms only to employees and payees by January 31.

3. Need new W-9s? Vendors should complete a Form W-9 to verify name, address and taxpayer identification number to help ensure 1099 accuracy.

4. Filling out 1065s? Form 1065 for partnership and most limited liability corporation returns are now due March 15. Partnership tax returns previously were due April 15 for calendar year filers.

5. Do 1120 forms? Form 1120-S for subchapter corporation returns keep the March 15 due date. Form 1120 for corporation returns are due April 15.

6. Got a mortgage? Form 1098 (mortgage interest statement) now must report the beginning principal balance, mortgage origination date and address of the mortgaged property. IRS wants those numbers to verify proper mortgage interest deductions.

7. Claim educational credits? The Form 1098-T tuition statement must be obtained to claim an education credit. In the past, you could claim the credit without the form.

8. Section 179 change coming: This deduction is limited to \$500,000 on new, used or leased equipment until further notice. For the 2016 and 2017 tax years, the special 50% bonus depreciation can be taken once Section 179's \$2-million spending cap is reached – on new equipment only. But the bonus depreciation phases down to 40% in 2018 and 30% in 2019.

12 Business Books You Should Read Right Now

Dan Dzombak - *The Motley Fool*

Reading is the best way to gain experience without having been there yourself. As Warren Buffett's business partner Charlie Munger said, "In my whole life, I have known no wise people (over a broad subject matter area) who didn't read all the time -- none, zero. You'd be amazed at how much Warren reads -- at how much I read. My children laugh at me. They think I'm a book with a couple of legs sticking out." While there are mounds of terrible business books out there, there are some hidden gems. Read on for what I think are the best 12 business books and why you should read them.

SELF-IMPROVEMENT

1. *How to Win Friends & Influence People* by Dale Carnegie

Carnegie's classic book was first published in 1936 and remains a best-seller today. The crux is Carnegie's idea that "the person who has technical knowledge plus the ability to express ideas, to assume leadership, and to arouse enthusiasm among people -- that person is headed for higher earning power." Buffett took a course on the book when he was 20 and said the experience "changed my life."

2. *Choose Yourself!* by James Altucher

In this book, Altucher demonstrates that it's up to you, and easier than ever, to take charge of your life and create both inward and outward success. He offers lessons learned through accounts of the trials, tribulations, and heartbreaks of his own life.

LEADERSHIP AND MANAGEMENT

1. *The Effective Executive* by Peter F. Drucker

This is the classic management book by business guru Drucker. For Drucker, executives' key job is to "get the right things done." He identifies five essential practices to business effectiveness for executives: "managing time, choosing what to contribute, knowing where and how to mobilize strength, setting the right priorities, and effective decision-making." A favorite of Amazon CEO Jeff Bezos, this book offers many valuable lessons.

2. *Turn This Ship Around!* by L. David Marquet

Marquet was a submarine captain who turned around the USS Santa Fe from the worst submarine in the U.S. Navy to the best. The book teaches timeless principles of empowering leadership. Fortune Magazine called the book the

"best how-to manual anywhere for managers on delegating, training, and driving flawless execution."

STRATEGY

1. *The Innovator's Dilemma* by Clayton M. Christensen

The book teaches the theory of disruptive innovation and why great companies fail when they ignore disruptive products in their competitive space. A favorite of Bezos, Steve Jobs, and countless other great CEOs, the book challenges conventional wisdom on what businesses should be focused on and when they should deviate from business as normal.

2. *Competition Demystified* by Bruce Greenwald and Judd Kahn

Written by the current head of the Columbia Business School's Value Investing program, Bruce Greenwald, this book presents a way to analyze the competitive structure of any industry, and pairs it with the idea of moats, market niches, and competitive advantage.

MARKETING

1. *Influence* by Robert B. Cialdini

This book could also be titled defense against the dark arts of marketing and persuasion. It explains the psychology of marketing and persuasion, which you can learn for using yourself or for defending yourself against it. In the early 1990s, Charlie Munger gave a series of talks on the psychology of human misjudgment (which have been combined and condensed in his book, *Poor Charlie's Almanack*) in which he heaped praise on the book for filling gaps in his knowledge. This is the book that I give most often as a present and is my top recommendation on this list.

2. *Purple Cow* by Seth Godin

The book that made the word "remarkable" clear to me (worth remarking on). This book delves into the importance of differentiation and of creating things that other people find worth pointing out. I would also highly recommend Seth Godin's blog where he has published once a day for 12 years now.

ENTREPRENEURSHIP

1. *The Hard Thing About Hard Things* by Ben Horowitz

Written by a successful entrepreneur and venture capitalist, this book doesn't sugarcoat how hard it is to

run your own business. Filled with practical wisdom from Horowitz's business experiences, including the near failure of his own company, this is a worthwhile read for aspiring entrepreneurs and managers alike.

2. *Zero to One* by Peter Thiel & Blake Masters

This book came out of the notes Masters took when Thiel (founder of PayPal, Palantir, Thiel Fellows and Clarium Capital, and lead investor in Facebook) taught a Stanford University class on start-ups. The book title comes from the idea that "Doing what someone else already knows how to do takes the world from 1 to n, adding more of something familiar. But when you do something new, you go from 0 to 1." You can read the book, or go straight to the notes if you are curious.

GENERAL BUSINESS

1. *Business Model Generation* by Alexander Osterwalder & Yves Pigneur

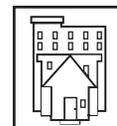
The book on rethinking how businesses work. This book provides a new framework for thinking about how businesses create and capture value through an intense look at how customers, distribution channels, partners, revenue streams, costs, and a business's core value proposition all interconnect.

2. *The Essays of Warren Buffett* by Warren Buffett & Lawrence A. Cunningham

Buffett has long been praised for his concise writing and easy-to-understand metaphors of complex business concepts. This book compiles and condenses the best of Buffett's letters to investors and other writings into a single book organized thematically. Everyone can learn from this book, but I would still highly recommend investors read Buffett's collected letters to shareholders in full; they can be found on the Berkshire Hathaway website.

Learning is the key to success

The most successful people in the world become that way by continuously learning and improving themselves. It doesn't happen overnight. Pick one of these books and start reading, you will be surprised at how much you'll learn.

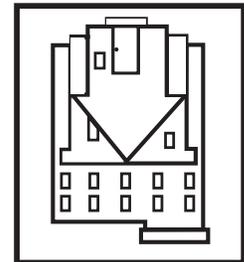


CORUM

REAL ESTATE COMPANY

Larry Clarke

15362 Five Points Pike
Mount Sterling, Ohio 43143
Office: (614) 487-8424 / (740) 869-4570
lclarke@corum-realestate.com



Real Estate Brokerage
Development Land & Farms
Commercial Real Estate
Real Estate Development
Consultants and Advisors
Construction Management
Site Selection
Estates
Workouts

CORUM
REAL ESTATE COMPANY
P.O. Box 322
Mount Sterling, OH 43143

Notable Quotables



A good beginning makes a good end.
-Louis L'Amour

We can never judge the lives of others, because each person knows only their own pain and renunciation. It's one thing to feel that you are on the right path, but it's another to think that yours is the only path.
-Paulo Coelho

When you have confidence, you can have a lot of fun. And when you have fun, you can do amazing things.
-Joe Namath

Living with integrity means: Not settling for less than what you know you deserve in your relationships. Asking for what you want and need from others. Speaking your truth, even though it might create conflict or tension. Behaving in ways that are in harmony with your personal values. making choices based on what you believe, and not what others believe.
-Barbara De Angelis

Nothing has more strength than dire necessity.
-Euripides

The proactive approach to a mistake is to acknowledge it instantly, correct and learn from it.
-Steven Covey

