September Meeting and Dinner Presentation

What’s the National Ground Water Association doing Today That’s of Interest to Ohio Geologists?

by Kevin McCray, CAE

also scheduled to attend is
AIPG National President Ronald Wallace

Date: September 19, 2013
Location: LaScala Italian Bistro
http://www.lascalaitalianbistro.com/LaScala.html
Schedule: Social Hour at 5 pm
Dinner at 6 pm
Presentation at 7 pm
RSVP: President-Elect Curt Coe
(614) 265-6733
Curtis.Coe@dnr.state.oh.us

Details on Page 4

Also In This Issue:

PAGE

Message from the President
Tom Jenkins, CPG-07892
2

2013-2014 Calendar of Upcoming Events
3

Student Section Open House Offered!
3

Wright State University Students Lead Hocking Hills Field Trip
6

Announcement of AIPG 50th Annual Conference: Geology Serving Society,
October 23-26, 2013 in Broomfield, Colorado
14

AIPG Student Chapter of the Year Award Guidelines
16

Other Announcements
Pathways Financial Credit Union AIPG Member Offers
18
Letters to the Editor and Editorial Submittal Guidelines
19
Sponsors
20
Message from the President

Tom Jenkins, CPG-07892

It has been a busy month. I have completed several important AIPG projects including an update of the listing of previous Ohio Section Executive Committee members for the website. This was an interesting and rewarding process because I have been honored to know many of the Executive Committee members over the years. Active membership is critical to maintaining a viable section. I was introduced to the AIPG in 1987 by the current incoming president, Curt Coe. Previously I had worked in Nevada’s mining industry, and was just entering the consulting field in Ohio after completing my graduate degree. I was immediately encouraged to join AIPG and become active. Shortly afterward, I worked with John Noyes and Mark Rowland at Burgess & Niple, both of whom were supportive of AIPG and the Ohio Section. I soon became active in the AIPG Ohio Section as newsletter editor (taking it over from John Noyes) and got to know some great geologists as a result. AIPG certification and involvement with the Ohio section were important aspects of my development as a professional geologist. Other geologists that I worked with believed in the organization and encouraged active participation, and I benefitted greatly as a result. Without the association with other Ohio Section AIPG geologists, my professional experience would have been very different. So if you are a member and work with younger geologists, encourage them to pursue certification and attend meetings. If you are not involved already, consider becoming active in the Ohio Section, it takes some time but the rewards stay with you forever.

In August the AIPG Ohio Section had an excellent field trip to Hocking Hills that was arranged by the Wright State Student Section. It was perfect day and the trip was flawless. The Wright State Student Section members did an excellent job and are to be commended. We hope to continue this process of joint field trips with AIPG Ohio Section Student Sections. Upcoming in late September Eagon & Associates Inc. will be having a career day for student section members to review some of the projects we have completed and talk about what we do as consulting geologists. I am encouraging other AIPG Ohio Section geologists to do this as well. I anticipate that the event will only require about 3 hours out of my work week but it will be a great opportunity to discuss the work challenges we face in detail, and will add perspective to their ongoing education.

You will receive a brief member questionnaire in the next month. Look for it in your inbox. We have also nearly completed the AIPG Ohio Section bylaws update and will be sending that out for membership review once National has approved it.

Ron Wallace, AIPG National President, will attend our dinner meeting on Thursday September 19, 2013. Ron has done a tremendous job with AIPG Student Sections in Georgia and will speak for a bit on the latest developments at National. The speaker will be Kevin McCray, NGWA National Director. His topic is “What is the National Ground Water Association Doing Today That’s of Interest to Ohio Geologists?” This should be a very interesting and insightful talk on the current activities at NGWA. We hope to that you will consider attending. •
## 2013-2014 Calendar of Upcoming Events

<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
<th>Location</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>SEPTEMBER 19</td>
<td>Ohio Section AIPG Meeting and Dinner Presentation – <em>What’s the National Ground Water Association doing Today That Is of Interest to Ohio Geologists?</em>, by Kevin McCray; <a href="http://www.aipg-ohio.org/">http://www.aipg-ohio.org/</a>. (Event details on page 4).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SEPTEMBER 26</td>
<td>2013 OOGA Region I and II Golf Outing – The Pines, 1319 North Millborne Road, Orrville, Ohio; <a href="http://www.ooga.org/">www.ooga.org/</a>.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SEPTEMBER 27</td>
<td>AIPG Student Section Open House – Eagon &amp; Associates, 100 W Old Wilson Bridge Rd Ste 115, Worthington, Ohio; <a href="mailto:tjenkins@eagon.cc">tjenkins@eagon.cc</a>.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DECEMBER 3-5</td>
<td>2013 Oilfield Expo – International Exhibition (IX) Center, Cleveland, Ohio; <a href="http://www.ooga.org/">www.ooga.org/</a>.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 2014

<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
<th>Location</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>MARCH 5-7</td>
<td>2014 OOGA Winter Meeting – at the Hilton Columbus at Easton, Columbus, Ohio; <a href="http://www.ooga.org/">www.ooga.org/</a>.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>AUGUST 4-5</td>
<td>2014 OOGA Summer Meeting and Patriot Award Ceremony – at the Zanesville Country Club, Zanesville, Ohio; <a href="http://www.ooga.org/">www.ooga.org/</a>.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

### Student Section Open House Offered!

Student Section membership has its privileges! Eagon & Associates Inc. will be offering an open house limited exclusively to AIPG Ohio Student Section members on September 27, 2013. The open house will be offered at Eagon & Associates offices in Worthington, Ohio from 1 pm to 3:30 pm. The purpose will be to acquaint AIPG Ohio Student Section members with the type of work conducted by consulting geologists. Attendance will be limited to approximately 20 students. Make your reservations with Tom Jenkins at tjenkins@eagon.cc.
Ohio Section September Meeting and Dinner Presentation

Feature Topic: What’s the National Ground Water Association doing Today That’s of Interest to Ohio Geologists?

Presented by: Kevin McCray, CAE

also

Special Speaker: Ronald J. Wallace, AIPG National President

You are cordially invited to the AIPG Ohio Section's September Meeting and Dinner presentation, which will take place at LaScala Italian Bistro on Thursday, September 19. The Section is pleased to host Mr. Kevin McCray, who will be presenting on the topic: What’s the National Ground Water Association doing Today That’s of Interest to Ohio Geologists?

In addition to the featured dinner presentation, the Ohio Section is delighted to welcome AIPG National President Ronald J. Wallace to the September meeting. President Wallace will speak on matters of national importance to geologists, and also discuss the newly developed AIPG Student Chapter of the Year Award.

The event begins at 5:00 pm with social hour, followed by dinner at 6:00, and the feature presentation at 7:00. The September Meeting and Dinner presentation promises to be an interesting and memorable event for all attendees. Please RSVP President-Elect Curt Coe at Curtis.Coe@dnr.state.oh.us. The abstract for the dinner presentation includes the following:

ABSTRACT

The 11,500-member National Ground Water Association (NGWA) does more for and with hydrogeologists and other groundwater scientists and engineers, than convene scientific conferences, short courses, and webinars, and publish professional journals.

Member hydrogeologists have participated in a global NGWA live online seminar, which included dialogue seeking to address how to maximize the groundwater industry’s human, technological, scientific, and financial resources to assist those around the globe without adequate resources to access dependable, plentiful, and potable groundwater supplies for human health.

The Association has participated in organizing efforts to deliver U.S. water data resources to developing nations, as well in efforts to advance the concepts of integrated water management.

Our active network of hydrogeologist volunteers participate in NGWA advocacy efforts concerning a multitude of topics, including the establishment of a national groundwater
September Meeting and Dinner Presentation Announcement

monitoring network, groundwater sustainability, vapor intrusion guidance, combined remedy groundwater remediation, food security, and groundwater and energy topics.

An American National Standards Institute member, NGWA members and others have contributed to the drafting of a proposed NGWA water well construction standard, as well as a proposed standard defining the groundwater professions. Members are engaged in drafting new best suggested practices documents on managed aquifer recharge, as well as methane gas management in residential water well systems, to join a growing list of such guidance.

Hydrogeologist volunteers have been involved in helping draft proposed NGWA hydrogeologic guidelines for large-scale ground-source heat pump installations. The Association is collaborating with the American Society of Heating, Refrigeration, and Air Conditioning Engineers and the International Ground-source Heat Pump Association to develop an ASHRAE/ANSI standard on ground-source heat pump loop wells.

In the first six months of 2013 the Association has established cooperation agreements with groundwater science organizations in Colombia and Taiwan, the latest in a family of 17 such relationships.

NGWA’s lead science journal, Groundwater, saw its impact factor climb to 17th place among 80 water resources journals in 2012. Paper submissions to Groundwater, as well as Groundwater Monitoring and Remediation, are on pace to establish new records in 2013.

PRESENTER

Kevin McCray, CAE, is the Chief Executive Officer of the National Ground Water Association. In addition to serving as the executive director of NGWA, McCray is the chief executive of the National Ground Water Research and Educational Foundation.


At the National Ground Water Association he has led initiatives to develop industry standards, best suggested practices, and significant upgrades to the voluntary certification program. He led an award-winning effort to develop compute-based business management tools for water well drilling and pump installation contractors.
Wright State University Students Lead Hocking Hills Field Trip

Contributed by: Robin Roth, CPG-09264

Hocking Hills State Park was the destination for 18 attendees of the student-led field trip organized by members of the Wright State University (WSU) AIPG Student Chapter on August 17, 2013. The eight WSU Department of Earth and Environmental Sciences student participants were members, officers and friends of their AIPG Student Chapter. Other attendees included two WSU professors, six AIPG Ohio Section Members, and two prospective members. The trip started in Canal Winchester where attendees boarded a new tour bus (transportation was provided by Columbus Transportation and Tours).

Several of the WSU AIPG Student Chapter affiliates prepared and provided each participant a color field trip guidebook which included an Itinerary, detailed driving directions for the bus driver, Park Map, Geologic Map and Cross Section of Ohio, Geologic Time Scale, a Brief Geologic History of Ohio and the Hocking Hills Area as well as a description of each of the four field trip stop with color trail maps. WSU student Gregory (Greg) Russell Geise provided an overview of the Hocking Hills area known for its Mississippian-age (approximately 335 million years ago) coarse-grained sandstone and conglomerate. Student participants were provided with copies of Ohio Geologic Society Guidebook 4, Geology of the Hocking Hills State Park Region, by Michael C. Hanson, compliments of AIPG Ohio Section.

The trip included stops at four locales within the park: Ash Cave, Old Man’s Cave, Conkle’s Hollow, and Rock House. At each stop, WSU students presented a brief overview regarding the formation of each feature.

The assembled group with their guidebooks.
Hocking Hills Field Trip

Stop 1 – Ash Cave: Greg Geise guided the group to the largest recess cave in Ohio. He explained that this cave formed by differential weathering of the Black Hand member sandstone. The name, Ash Cave, was derived from the ash deposits from historic campfires. While touring, our group was pleasantly surprised by another of our AIPG Ohio Section Board Members, Brent Smith (Treasurer and Web Master) and his 2 year-old-son, Gavin, who met us on the trail.

Right - Ash Cave, presented by Greg Geise (far right).

Below – View of Ash Cave
Stop 2 – Old Man’s Cave: Our co-presenters for Stop 2 were Ashlynn Rose Boedecker and Randall (Randy) Dean Mickle who gave an orientation of the Old Man’s Cave gorge in advance of our walking tour of this extremely popular trail. This area is noted by the carving done by Old Man’s Creek cutting approximately 150 feet from its Upper Falls to Lower Falls. Hemlock trees are abundant in this cool gorge.
Hocking Hills Field Trip

Views from along the trails through Old Man’s Cave.
Hocking Hills Field Trip

After completing the first two stops the group savored a lunch at the park’s Dinning Lodge and ensuing discussions were enjoyed by both the students and professionals. This lunch break gave us the opportunity to sit down and share more on the type of work we do in the geologic profession and to listen to current interests of our next generation of professional geologists.

Stop 3 – Conkle’s Hollow: Elizabeth Freeman volunteered to present Stop 3 in place of her fellow student, Leslie Williams, who was unable to attend. This deep gorge has dense vegetation including ferns and moss because of the limited sunlight reaching the bottom of the gorge. Conkle’s Hollow was named for W.J. Conkle whose initials and the date of 1797 were carved into the sandstone formation.

Right - Elizabeth Freeman presenting Conkle’s Hollow to the group.

Below – Views from along the trails through Conkle’s Hollow.
Hocking Hills Field Trip

Stop 4 – Rock House: Paul Downing presented at Stop 4, Rock House, which is a true cave. Rock House formed by water entering a principal joint resulting in a cave which is more than 200 feet long and 20 feet wide. Windows in this cave were created by perpendicular joint sets.
Hocking Hills Field Trip

Above - View looking out from inside Rock House.
Below – View from trail outside of Rock House.
Hocking Hills Field Trip

Participants: AIPG Ohio Section Members - Tim Brown (Newsletter Editor), Curtis (Curt) Coe (President-Elect and Awards Chair), Tom Jenkins (President), Leonard Powell (Member-at-Large), Robin Roth (Student Chapters Chair), and Mort Schmidt (former Newsletter Editor); Prospective Members – Cassie Pollock with Cox-Colvin & Associates, Inc. and her husband, Matt Pollock an Ohio State University Graduate Student; WSU Students – Ashlynn Boedecker, Paul Downing, Elizabeth Freeman, Greg Geise, Amanda Meyer, Ken Saville (Van Driver), and Jennifer Schmidt; and WSU Department of Earth and Environmental Sciences Professors – Dr. Songlin Cheng and Dr. Stacey Hundley.

Special thanks go to WSU Students Greg Giese, John Michael Christenson and Randy Mickle for their tireless efforts in planning this event starting back in March 2013 and to WSU Department of Earth and Environmental Sciences Professor Dr. David F. Dominic, Interim Chairman, for editing the field trip announcement and field guidebook. Wendy Davidson, AIPG National, provided support with general field trip logistics and insurance options. The WSU AIPG Student Chapter, through its national AIPG Foundation award, covered the costs of student lunches and shared in the cost of this tour with the AIPG Ohio Section, also through a portion of a 2011 national AIPG Foundation Donation, its participant members and friends to make this event possible.
Come Join Us for the AIPG 50th Annual Meeting

By: Matthew J. Rhoades, CPG-7837, Past President Colorado Section of the AIPG, Chairman of 50th Annual Meeting

On behalf of the organizing committee, it is with great pleasure that I announce the American Institute of Professional Geologists’ 50th Annual Meeting, Geology Serving Society: Energy Independence, Mineral and Water Resources, and Geologic Education. The conference is being co-sponsored by the Colorado Section of AIPG, and our supporting organizations, the Denver Region Exploration Geologists’ Society (DREGS), the Grand Junction Geological Society (GJGS), and the Rocky Mountain Association of Environmental Professionals (RMAEP).

Our members and headquarters have worked diligently to assemble a multifaceted program that will be of great interest to all of us. The conference will be held from Wednesday, October 23, 2013 to Saturday, October 26th. The venue for the conference will be the Omni Interlocken Resort in Broomfield, Colorado. The Omni Interlocken is Colorado’s only five-star resort. Broomfield, a northerntier suburb of Denver, is strategically situated between the fantastically successful Niobrara unconventional oil and gas developments to the east and the world-class Laramide exposures of the Colorado Front Range to the west.

I adopted a mantra early-on in my career and it has served me quite well. Simply put, the idea is: “Never pass up an opportunity to go to the field and never, ever pass up an opportunity to go underground.” This conference is designed to exploit Colorado’s unique geologic setting. Ten field trips have been organized with of one them venturing underground, plus several guest trips and a short course.

The Colorado Front Range provides the very definition of Laramide tectonics. The uplift of the Rockies is readily apparent in the flatiron topography of the Fountain Formation, clearly visible from Broomfield. Colorado’s northernmost Fourteener (14,000+ foot peak), Long’s Peak, located in the southeast corner of Rocky Mountain National Park, is readily visible from Broomfield. Pikes Peak, Colorado’s most famous Fourteener, is also visible at a distance of more than 75 miles to the south. A north-south span of well over 100 miles of Colorado’s Front Range can be seen from Broomfield and includes Mount Evans (yet another Fourteener) and the Indian Peaks Wilderness.

As mentioned, there are ten field trips organized to-date. Several of these will visit world-class localities. Separate field trips to the Henderson Molybdenum Mine and Mill will take participants over the Continental Divide and will ensure spectacular alpine scenery and a
thorough geologic education. The same can be said for the field trip planned for the historic Leadville Mining district. Leadville is the highest county seat in the nation. Spectacular views of the Sawatch Range can be seen from downtown Leadville. Two prominent peaks, Mt. Elbert (Colorado’s highest peak) and Mt. Massive can be seen from just about anywhere in Leadville. Leadville was also a world-class Superfund site and the tour includes environmental remediation measures that were designed to address the acid mine drainage in the area. A field trip is planned to visit the operating Cripple Creek & Victor Gold Mine located west of Pikes Peak. The Mine is owned and operated by Anglo Gold Ashanti and is the only operating gold mine in the state. It is highly unusual because of the alkaline rock types that host the deposit and that can be sampled in the pit. This particular trip promises to offer a heavy dose of economic geology in a beautiful alpine setting.

A planned trip to the historic mining districts of Idaho Springs and Cripple Creek, located in nearby Clear Creek and Gilpin Counties, respectively, will give trip participants a thorough understanding of Colorado’s mining roots and the economic engine that drove creation of the Centennial State. Several field trips have been planned to take advantage of great geologic localities up and down Colorado’s Front Range. Many people know that Colorado’s famous Morrison Formation has yielded a treasure trove of spectacular dinosaur fossils over a time span of almost 100 years. Fossils from the Morrison Formation can be found in museums all over the world. A local field trip planned for the type locality of the Morrison area will visit Red Rocks Park and Dinosaur Ridge, both located on the outskirts of Denver, at the foot of the mountains. This trip promises a thorough Jurassic paleontology education.

Colorado’s Front Range has long been a source of building materials ranging from aggregate, cement, dimension stone, decorative stone to clay, gypsum and limestone. A planned trip for the Front Range will visit numerous quarries and mining operations that produce various industrial minerals. Dr. Vince Matthews, Colorado’s State Geologist Emeritus, will lead a field trip that focuses on the Front Range geology and tectonic setting. Dr. Matthews is recognized as a national expert on Laramide tectonics and this trip promises a thorough education for all participants.

Technical sessions are being offered in diverse areas spanning a breadth of geologic topics including, structural geology and tectonics, mineralogy and petrology, mining and economic geology, unconventional oil and gas, energy, engineering geology, environmental geology and hydrogeology, climate change, paleontology and archeology, planetary geology and space, sedimentary geology and stratigraphy, hydrology and water resource development, and special topics. The conference organizing committee consists of Dick Nielsen, Larry Cerrillo, Larry Anna, Cindy Cason, Tom Cavanaugh, Dr. Jim Burnell, David Abbott, Sue Abbott, Ed Baltzer, John Galey, and Graham Closs. Almost all of these individuals are past officers of the Colorado Section.

I hope to see you in Broomfield in October for our 50th Annual Meeting. Colorado is the birthplace of the AIPG and it seems only fitting that we return to this locale for our 50th Safe travels.

Matthew J. Rhoades, CPG-7837, Past President, Colorado Section of the AIPG, Chairman of 50th Annual Meeting
The purpose of the AIPG Student Chapter of the Year Award is to recognize the most outstanding student chapter for their participation in, and contribution to, the American Institute of Professional Geologists. The award will consist of a plaque to be presented to the student chapter, a certificate to each of the officers of the chapter at the time of their submittal, a $500.00 award for the chapter, and a trip for one member of the winning student chapter to the annual AIPG conference and executive meetings. The student that attends the annual meeting will observe the organization and functions of AIPG and participate in the executive board meeting.

All AIPG student chapters are eligible to apply for the award. There is no limit on the number of times a student chapter may win the award. Only one chapter will receive the award per year.

The Student Chapter of the Year Award is administered by the Executive Committee of AIPG. The selection of the winning chapter will be decided by the AIPG Education Committee. The deadline for submittal of application materials for the Student Chapter of the Year Award, to AIPG National Headquarters, is June 30 of each year. The application should be submitted in a pdf or similar format. The winning chapter will be announced at the beginning of the Fall Semester. The certificates will be presented to the students at one of their chapter meetings. The award and plaque will be presented to the chapter delegate at the banquet of the annual meeting of AIPG.

The submittal for Student Chapter of the Year Award will consist of a written report. Photos documenting chapter activities are strongly encouraged. The submittal should cover the period from the beginning of the Fall Semester to the end of the Spring Semester and include the following as a minimum:

1) Name of the student chapter;
2) Names of student chapter officers;
3) Number of AIPG student members in the chapter;
4) Number of chapter meetings per year;
5) Programs to recruit new members;
6) Activities within the department (seminars, guest speakers, field trips, career day, mentoring, etc.);
7) Fundraisers;
8) Activities within the university (geology awareness, recycling, sustainability awareness, Earth Day, etc.);
9) Activities within the community;
10) Interactions with professional geologists and the local AIPG Section; and
11) Other significant activities that the chapter considers important to the mission of AIPG.

This award will start in the fall of 2013. Submittals are due June 2014 and awarded in the fall of 2014. Your submittals may be emailed to aipg@aipg.org.
You can support earth science education in Ohio!
Proceeds from the sale of Ohio Rocks! license plates will:
- Fund grants to students at Ohio colleges and universities for research on Ohio geology
- Attract new geology research funding to the state
- Provide educational outreach to K–12 schools in support of earth science

To order, visit www.oplates.com
(AVAILABLE AUGUST 2012)
EARN UP TO $500
Get up to $500 in cash when you transfer an auto loan from another financial institution to Pathways. Plus, no payments for 90 days!

Coupon valid July 1, 2013 - September 30, 2013. Coupon must be presented at time of application. Loan subject to credit approval. Loan must be closed on-site at PFCU branch locations. Existing Pathways loans not eligible. For cash back offer: minimum loan amount $5,000, maximum cash back $500.

LIMITED PARTICIPATION
4-MONTH CERTIFICATE
For members with a Premier Checking Account and direct deposit.

4.00% APY*
*Annual Percentage Yield. Maximum participation is $1,000 and is limited to one certificate per member household. Certificate will automatically roll to a 12-month term upon maturation at regular 12-month interest rate. Offer available with new or existing Premier Checking Account with direct deposit of your paycheck. Coupon valid July 1, 2013 - September 30, 2013. Coupon must be presented at time of application.

12-YEAR REFINANCE
NO CLOSING COSTS!
Lower your monthly payment with our 12-Year Mortgage and pay NO CLOSING COSTS! Rates as low as 3.49% APR*. Interest rate assumes a $100,000 loan amount for qualified borrowers with a maximum LTV of 80%. Rates effective July 1, 2013 and subject to change. Interest rate subject to credit worthiness, property values, and other qualifying factors. No closing costs due at the time of application. Existing Pathways loans not eligible.

SAVE $500
Save $500 on closing costs when you transfer your current mortgage loan to Pathways.

6-MONTH INTRO RATE
3.99% APR*
Enjoy a 6-Month introductory rate of 3.99% APR* on a Pathways Platinum Rewards Visa. No balance transfer fees! Rates as low as 7.99% APR* after six months. All rates are expressed in terms of annual percentage rate. Credit applications are subject to credit approval. Your interest rate and repayment terms will be based on your individual credit history and may be different from rates quoted above.

Plain City
490 South Jefferson Ave.
Plain City, OH 43064
614-873-6652

Delaware
879 West William St.
Delaware, OH 43015
740-363-4646

Marysville
121 Emmaus Rd.
Marysville, OH 43040
937-644-4746

Grandview
1445 West Goodale Blvd.
Columbus, OH 43212
614-462-6850

Gahanna/New Albany
5665 North Hamilton Rd.
Columbus, OH 43230
614-416-7588

West Columbus
750 Georgesville Rd.
Columbus, OH 43228
614-276-6589

*Annual Percentage Yield. Maximum participation is $1,000 and is limited to one certificate per member household. Certificate will automatically roll to a 12-month term upon maturation at regular 12-month interest rate. Offer available with new or existing Premier Checking Account with direct deposit of your paycheck. Coupon valid July 1, 2013 - September 30, 2013. Coupon must be presented at time of application.

12-YEAR REFINANCE
NO CLOSING COSTS!
Lower your monthly payment with our 12-Year Mortgage and pay NO CLOSING COSTS! Rates as low as 3.49% APR*. Interest rate assumes a $100,000 loan amount for qualified borrowers with a maximum LTV of 80%. Rates effective July 1, 2013 and subject to change. Interest rate subject to credit worthiness, property values, and other qualifying factors. No closing costs due at the time of application. Existing Pathways loans not eligible.

SAVE $500
Save $500 on closing costs when you transfer your current mortgage loan to Pathways.

6-MONTH INTRO RATE
3.99% APR*
Enjoy a 6-Month introductory rate of 3.99% APR* on a Pathways Platinum Rewards Visa. No balance transfer fees! Rates as low as 7.99% APR* after six months. All rates are expressed in terms of annual percentage rate. Credit applications are subject to credit approval. Your interest rate and repayment terms will be based on your individual credit history and may be different from rates quoted above.
Letters to the Editor and Editorial Submittal Guidelines

The Ohio Section welcomes and encourages membership discourse via the Section newsletter on relevant geopolitical and geological topics, in accordance with our chartered purpose. Contributing authors are requested to abide by the following guidelines to ensure civility and professionalism.

1. Scientific interpretations should include accurate and effective references.

2. Opinion pieces should be presented with reasoning. Fellow members may choose to comment or challenge a submittal with their own contribution.

3. Authors must abide by the AIPG Code of Ethics. Any author who violates this code will not be published. Authors must be respectful to fellow members, all political parties, officials and candidates.

4. Letters to the Editor should be under one page in 12 pt. Arial font.

5. Member authors should provide their name and certification number.

6. The Ohio Section also welcomes and will consider relevant articles from non-members, provided contributions abide by the above stated guidelines.

Contributions to the Ohio Section newsletter do not necessarily reflect the opinion of the Ohio Section or the editor. We reserve the right to edit for clarity and space considerations. Please send submittals to the editor at tbrown@hullinc.com.
Historical Information Gatherers, Inc.

Our mission is to provide our clients with superior quality historical property use information in a timely, cost-effective manner while providing the best in customer service. HIG was established in 1997 to provide environmental professionals with quality historical property research. Fourteen years later our premier research services are used nationwide by engineers, environmental professionals, attorneys, surveyors, lenders, libraries, government agencies and the general public.

Historical Information Gatherers, Inc.
1589 Highway 7, Suite B-2
Hopkins, MN 55305
Office phone: 952-253-2004, or toll free 877-517-2186

TestAmerica, Inc
4101 Shuffel Drive NW
North Canton, OH 44720
Ph: (330) 497-9396
www.TestAmericaInc.com

Service:
It's like having your own lab, only better!

• 2005 N Center Ave Somerset, PA 15501 • Ph: (814) 443-1671 • www.geo-ces.com
Space in the Ohio Section newsletter may be purchased for $125 per year. The fee entitles you to a business-card size advertisement in the newsletter, the Annual Meeting program, and a hotlink on the Section website. Please contact the Treasurer for details.