



Joint Permit Application

For Work Within the Louisiana Coastal Zone

What is the purpose of the Joint Permit Application?

This Joint Permit Application was developed to facilitate the state and federal permit application process administered by the Louisiana Department of Natural Resources/Office of Coastal Management (OCM) and the U.S. Army Corps of Engineers (COE) for work within the Louisiana Coastal Zone.

To simplify the permit application process, the Joint Permit Application is a multi-purpose application. It may be used to apply for a Coastal Use Permit (CUP) and/or a Department of the Army Permit under Section 10 of the Rivers and Harbors Act and/or Section 404 of the Clean Water Act. This application may also be used to apply for a Solicitation of Views (SOV) or an OCM Request for Determination (RFD). Review the instructions below, then proceed to Step 1.

Instructions

There are two parts to the Joint Permit Application package:

1. Joint Permit Application, and
2. Maps and Drawings.

How do I complete the Joint Permit Application?

An accurate/complete application is required for processing; inaccurate/missing information may delay processing. Follow the instructions below to complete the application. Specific instructions are provided with each step.

- Type or print clearly using black or blue ink;
- Steps 1 through 16 must be completed; write "N/A" if information does not apply to your proposed project. It is not necessary to write "N/A" on the Steps that you have been asked to skip;
- When additional space is needed, include an 8½ x 11 sheet of paper identifying the Step number.

When you have questions or need assistance in completing the application package:

- Refer to the "Glossary of Terms" (See page 10.);
- Refer to "Frequently Asked Questions" (See page 11.);
- Contact the Office of Coastal Management at 1-800-267-4019 or 225-342-7591; or
- Contact your local coastal parish program (See page 11.).
<http://dnr.louisiana.gov/CRM/coastmgt/interagencyaff/lcp/lcp.asp>

Step 1 of 16

Complete the following information about the applicant.

Who is the applicant for the proposed project?

Note: Applicants may be either the landowner, person or company that is responsible for the proposed project.

Applicant/Company Name: _____
 Individual Person or Corporation/Company

Mailing Address: _____
 Street Address or P.O. Box Unit/Apartment #

_____ City State Zip

Contact Information: _____
 Name of Contact Person (not the agent) E-Mail Address

(_____) _____ (_____) _____
 Area Code Daytime Telephone Number Area Code Fax Number

Step 2 of 16

Is an agent being used for the proposed project?

Note: An agent is not required.

Is an agent being used for the proposed project?

- NO** (If NO, proceed to Step 3.)
- YES** (If YES, complete the following information.)

Company Name: _____
Corporation/Company

Mailing Address: _____
Street Address or P.O. Box Unit/Apartment #

_____ _____
City State Zip

Contact Information: _____
Name of Contact Person E-Mail Address

(_____) _____ (_____) _____
Area Code Daytime Telephone Number Area Code Fax Number

Step 3 of 16

What type of permit or action would you like to request?

Note: You may need the approval of other federal, state or local agencies for your project.

*Note: For questions concerning the CUP, SOV or RFD, call OCM at:
• 1-800-267-4019
or
• 225-342-7591*

Check the appropriate box(es) to indicate the type of permit or action that you would like to request.

Coastal Use Permit (CUP), Clean Water Act Permit (Section 404), Rivers and Harbors Act (Section 10)
The purpose of the CUP is to ensure that any activity affecting the Coastal Zone is completed in a manner that is consistent with the Louisiana Coastal Resource Program.

The purpose of the Department of the Army permit program under Section 10 of the Rivers and Harbors Act and Section 404 of the Clean Water Act is to review and evaluate proposals for dredging, filling, and/or placement of structures in waterways and wetlands in order to determine whether a permit should be granted or denied based on expected impacts to the overall public interest.

Solicitation of Views (SOV) – OCM only
If you wish to find out if your project is in the Coastal Zone or if you wish to determine if there are special features of the area that may impact your project design you may request a SOV. No application fee is assessed for SOV requests. The following Steps must be completed to obtain an informal determination.

- Step 1, Step 2, Step 6, Step 14, Step 16; and
- Step 13 - (Vicinity plat showing project location and extent is required; cross section and plan views are useful, if available.)

Request for Determination (RFD)
If you wish to obtain a formal determination as to whether or not a CUP would be required for a particular activity, you may submit a RFD. The appropriate application fee will be assessed for RFD requests. The following Steps must be completed to obtain a RFD.

- Step 1, Step 2, Step 5, Step 6, Step 8, Step 10, Step 14, Step 16; and;
- Step 13 - (Vicinity plat showing project location and extent is required; cross section and plan views are useful, if available.)
- If you think that no permit is required, you must provide a statement explaining why you think a permit is not required.

Step 4 of 16

Have you participated in a Pre-Application or Geological Review Meeting or obtained a wetland determination?

Note: To schedule a Pre-Application and/or a Geological Review Meeting, call OCM at 1-800-267-4019.

Note: To apply for a wetland determination, call the COE at 504-862-1627.

a. Have you participated in a Pre-Application or Geological Review Meeting for the proposed project?

- NO** (If NO, proceed to Step 4b.) (If you would like to schedule a pre-application meeting, please call 1-800-267-4019)
- YES** (If YES, complete the following information.)

Date meeting was held: ____/____/____

Attendees: _____
Individual or Company Representative OCM Representative COE Representative

b. Have you obtained an official wetland determination from the COE for the project site?

- NO** (If NO, proceed to Step 4c.)
- YES** (If YES, include a copy with this application.)

JD Number: _____

c. Is this application a mitigation plan for another CUP?

- NO** (If NO, proceed to Step 5.)
- YES** (If YES, identify the permit number of the project requiring mitigation.)

OCM Permit Number: _____

Continue to page 3 for step 5. ↗

Step 5 of 16

What permits/certifications have you previously requested for the proposed project?

Note: Additional sheets may be required for agency name, permit number and status information.

a. Describe the project.

b. Is this application a change to an existing permit?

- NO (If NO, proceed to Step 5c.)
 YES (If YES, identify the existing permit number.)

OCM Permit Number: _____
 ↘ Please explain

c. Have you previously applied for a permit or emergency authorization for all or any part of the proposed project?

- NO (If NO, proceed to Step 6.)
 YES (If YES, complete the following information for the proposed project.)

Agency Name	Permit Number	Decision Status			Decision Date
		Approved	Denied	Pending	
OCM _____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
COE _____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other _____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

Step 6 of 16

Where will the proposed project be located?

Note: The following websites may provide assistance in completing the latitude/longitude and directions:

- Sonris on OCM website
- MapQuest.com
- Topozone.com.

Note: Directions may include the following:

- Nearest town/city
- Highways
- Intersections
- Street names
- Landmarks
- Start/end point

Complete the following information to identify the exact location of the proposed project.

a. Physical Location:

Parish _____ City _____ Zip _____
 Street Address (if known) _____
 Water Body (if known) _____

b. Latitude and Longitude:

⚠ Must be included in all applications. Latitude: _____ Longitude: _____
Degrees Minutes Seconds Degrees Minutes Seconds

c. Section, Township, Range: (if available)

Section #(s) _____ Township # (Specify North or South) _____ Range # (Specify East or West) _____
 Section #(s) _____ Township # (Specify North or South) _____ Range # (Specify East or West) _____

d. Lot #, Tract #, Parcel # or Subdivision Name: (if known)

Lot # _____ Parcel # _____
 Tract # _____ Subdivision Name _____

e. Site Directions: Directions to the proposed project site must be identified in order to process the application.

Example: START - I-10 toward Baton Rouge. Exit #153 toward Port Allen. US-190 West/LA-1 North ramp. RIGHT onto LA-987 1/Bridge Side Road. RIGHT onto LA-986/North River Road to Popular Grove Plantation directly behind guest parking lot in rear. -END

Continue to page 4 for step 7. ↗

Step 7 of 16

Who are the adjacent landowners?

Note: Adjacent landowner information is usually available through the office of the tax assessor in the parish where the project is to be developed.

Note: Additional information may be included in the area provided on page 12. Also, extra sheets may be required if there are more than eight adjacent landowners.

Complete the following information to notify adjacent landowners whose property adjoins the proposed project site.

Adjacent Landowner #1:

Name of Adjacent Landowner

Mailing Address:

Address Unit/Apartment #
City Parish State Zip

Adjacent Landowner #2:

Name of Adjacent Landowner

Mailing Address:

Address Unit/Apartment #
City Parish State Zip

Adjacent Landowner #3:

Name of Adjacent Landowner

Mailing Address:

Address Unit/Apartment #
City Parish State Zip

Adjacent Landowner #4:

Name of Adjacent Landowner

Mailing Address:

Address Unit/Apartment #
City Parish State Zip

Step 8 of 16

What is the purpose of the proposed project?

Note: We are required to review the justifications and needs for your project. Providing detailed information at the time of application may expedite processing of your proposal.

Note: Additional sheets may be required to explain why the proposed project is needed.

Complete the following information to identify the purpose and need for the proposed project.

a. Project Name and/or Title:

b. Project Type: (Check the appropriate box. See the "Glossary" on page 10 for the definitions of terms.)

- Non-Residential
Residential

c. Source of Funding Federal State Local Private

d. Check the appropriate box(es) to identify what will be done for the proposed project.

- Bridge/Road, Bulkhead/Backfill, Drainage Improvements, Dredging, Drill Barge/Structure, Other, Drill site, Fill, Home Site/Driveway, Levee Construction, Major Industrial Commercial, Marina, Pilings, Pipeline/Flow line, Plug/Abandon, Production Barge/Structure, Prop Washing, Remove Structures, Riprap/Erosion Control, Site Clearance, Subdivision, Vegetative Plantings, Wharf/Pier/Boathouse

e. Why is the proposed project needed?

Empty text box for providing justification for the project.

Continue to page 5 for step 9.

Step 9 of 16

What is the status of the proposed project?

Note: Show and identify planned, in progress, completed work and dimensions for excavations and fill on the Plan View and Cross Section Drawings.

Complete the following information to indicate the start/end dates and the current status of the proposed project.

a. Proposed project start date: ____/____/____ **Proposed project completion date:** ____/____/____

b. Is any of the project work in progress?

- NO** (If NO, proceed to Step 9c.)
- YES** (If YES, show and identify the work in progress on the Plan View and Cross Section Drawings.)
 - ↳ Please explain

c. Is any of the project work complete?

- NO** (If NO, proceed to Step 10.)
- YES** (If YES, show and identify the work completed on the Plan View and Cross Section Drawings.)
 - ↳ Please explain

Step 10 of 16

How would you describe the proposed project?

Note: To apply for a wetland determination, call the COE at 504-862-1627.

Note: Information provided in this Step must be consistent with Maps and Drawings.

Note: For any equipment used, show the access route and construction right of way on the Maps and Drawings.

Complete the following information to describe structures, materials and methods for the proposed project.

Cubic yards are determined by using this formula. *(Length (ft.) X Width (ft.) X Depth (ft.) divided by 27 = Cubic Yards)*

Example: 25 ft. X 25 ft. X 5 ft. divided by 27 = 115.7 Cubic Yards

Acres are determined by using this formula. *(Length (ft.) X Width (ft.) divided by 43,560 = Acres)*

Example: 250 ft. X 250 ft. divided by 43,560 = 1.43 Acres

a. Excavation:

Cubic Yards

Acres

b. Fill:

Cubic Yards

Acres

c. What fill materials will be used for the proposed project?

(Check the appropriate box(es) and indicate the cubic yards for each type of fill material.)

- | | |
|---|--|
| <input type="checkbox"/> Concrete _____
Cubic Yards | <input type="checkbox"/> Rock (rip/rap) _____
Cubic Yards |
| <input type="checkbox"/> Crushed Stone or Gravel _____
Cubic Yards | <input type="checkbox"/> Sand _____
Cubic Yards |
| <input type="checkbox"/> Excavated & Placed on site _____
Cubic Yards | <input type="checkbox"/> Hauled in Topsoil/Dirt _____
Cubic Yards |
| <input type="checkbox"/> Excavated & Hauled off site _____
Cubic Yards | <input type="checkbox"/> Other <i>(Please specify):</i> _____
Cubic Yards |

d. What equipment will be used for the proposed project? *(Check the appropriate box(es).)*

- | | | |
|---|--|--|
| <input type="checkbox"/> Airboat | <input type="checkbox"/> Bulldozer/Grader | <input type="checkbox"/> Marsh Buggy |
| <input type="checkbox"/> Backhoe | <input type="checkbox"/> Dragline/Excavator | <input type="checkbox"/> Other Tracked or Wheeled Vehicles |
| <input type="checkbox"/> Barge Mounted Bucket Dredge | <input type="checkbox"/> Handjet | <input type="checkbox"/> Self Propelled Pipe Laying Barge |
| <input type="checkbox"/> Barge Mounted Drilling Rig | <input type="checkbox"/> Land Based Drilling Rig | <input type="checkbox"/> Tugboat |
| <input type="checkbox"/> Other <i>(Please specify):</i> _____ | | |

Continue to page 6 for step 11. ↗

What impact will the proposed project have?

Note: You will be notified by OCM if a field investigation is required to determine if the proposed project will impact wetlands.

Note: Additional sheets may be required to adequately respond to 11b, 11c, 11d and/or 11e.

Note: Providing detailed information at the time of application may expedite processing of your proposal.

a. Total acres of wetlands and/or waterbottoms filled and/or excavated: _____

b. What alternative locations, methods and access routes were considered to avoid impact to wetlands and/or waterbottoms?

c. What efforts were made to minimize impact to wetlands and/or waterbottoms?

d. How are unavoidable impacts to vegetated wetlands to be mitigated? (Please note that a willingness to perform mitigation does not relieve the applicant from adequately addressing justification for (step 8e) and alternatives to (step 11b & 11c) the proposed activity)

Landowner Rights

- The affected landowner(s) whose property may be impacted by the proposed project has (have) the option of requesting that compensatory mitigation be done on their property.
- Once OCM determines that mitigation is required, they will notify the applicant and all affected landowners of the extent and type of habitat impacted. The landowner(s) will be given thirty (30) days to formally request or waive their mitigation option. (This can cause substantial delays in processing of the application.)

Applicant Responsibilities

- Coordinate with the affected landowner(s) to develop a conceptual compensatory mitigation plan. This plan should be designed to offset the adverse impacts to vegetated wetlands which will occur from the proposed project. (This can also cause substantial delays in processing of the application.)
- To avoid delays, it is recommended that, prior to sending the application to OCM, you contact affected landowner(s) to:
 - Inform them of possible wetland impacts and discuss their compensatory mitigation rights; and
 - Ask them to indicate their intentions regarding compensatory mitigation on the form.
- Submit the Landowner Compensatory Mitigation Request/Waiver form along with your application.

Continue to page 7 for step 12. 

What are the requirements for notification of landowners and oyster lease holders of the proposed project site?

Note: OCM and COE both have mitigation requirements under different laws, rules and regulations; therefore, specific agency requirements may vary.

Note: If a property has multiple owners with undivided interest in the property, each person owning an interest is considered to be a landowner and must be notified.

Note: Additional sheets may be required if there are more than two landowners.

Note: Compensatory mitigation is not a monetary settlement to be used at the discretion of the landowner(s).

Note: A copy of the "Landowner Compensatory Mitigation Request/Waiver" form is included with this application. To obtain additional copies, visit the OCM website or call: •1-800-267-4019 Or •225-342-7591

Note: See our FAQ for a list of regulations that may be applicable. Be aware that this list is for example purposes and does not purport to be complete or indicate applicability in any particular situation or project. It is the applicant's responsibility to be fully aware of all regulatory requirements, to list those requirements and certify that they will be in compliance.

a. Are you applying for a Coastal Use Permit?

- NO** (If NO, proceed to Step 12b.)
- YES** (If YES, read the following information.)

Requirements for Notification of Landowners

It is the responsibility of the applicant to notify the landowner(s) of the property about this proposed project. Notification must include providing each impacted landowner with a copy of the permit application (form and plats) at the time the application is submitted to the Office of Coastal Management.

Requirements for Notification to Oyster Lease Holders

It is the responsibility of the applicant to notify all affected oyster lease holders about this proposed project. Notification must include providing each affected oyster lease holder with a copy of the permit application (form and plats) at the time the application is submitted to the Office of Coastal Management. The location of leases, and the name and contact information of the lessee can be obtained by contacting the LDWF Oyster Lease Survey Section at 504-284-5279. You also can use the OCM GIS interactive map on our website at http://sonris-www.dnr.state.la.us/www_root/sonris_portal_1.htm. Please note that copies of the lease holder notification letters must be included with your application packet at the time of submittal. For more information regarding notification requirements please contact the Oyster Lease Survey Section or visit our website at <http://dnr.louisiana.gov/crm/coastmgmt/permitsmitigation/oyster.asp>.

While these are legal requirements to ensure that property owners/oyster lease holders are aware of proposals which might impact their land/oyster lease, it also serves as a proactive measure to initiate communication between the applicant and the landowner(s)/lease holders, especially when mitigation might be necessary. Since mitigation can be a lengthy process, taking proactive steps early in the process may significantly reduce the time necessary to receive an authorization.

b. Are you the sole owner of the property on which the proposed activity is to occur?

- YES** (If YES, proceed to Step 12c.)
- NO** (If NO, follow the instructions below.)

Check the appropriate box(es) and complete the landowner information to attest to OCM that a copy of this application has been sent to all landowners whose property will be impacted by the project.

- The applicant is an owner of the property on which the proposed described activity is to occur.
- The applicant has made every reasonable effort to determine the identity and current address of the owner(s) of the land on which the proposed described activity is to occur, which included, if necessary, a search of the public records of the parish in which the proposed activity is to occur.
- The applicant hereby attests that a copy of the application has been distributed to the following landowners.

Landowner/Lease Holder #1: _____
Name of Landowner / Lease Holder

Mailing Address: _____
Street Address or P.O. Box Unit/Apartment #

City Parish State Zip Code

Landowner/Lease Holder #2: _____
Name of Landowner / Lease Holder

Mailing Address: _____
Street Address or P.O. Box Unit/Apartment #

City Parish State Zip Code

c. Does the project involve drilling, production, and/or storage of oil and gas?

- NO** (If NO, proceed to Step 13.)
- YES** (If YES, review and complete the certification below. You must attach a list of all state and federal laws and rules and regulations dealing with spill prevention and containment. Your signature on step 14 certifies that you are aware of the terms and conditions of each requirement and that you will remain in compliance at all times.)

I, _____ hereby certify that I am the _____ of
(Name of officer) (Name of Office)
_____, hereinafter referred to as the Applicant and that I have authority to
(Full legal name of the entity seeking a permit)
act on behalf of and bind that legal entity, and by my signature below I certify that the information in the application is true and correct to the best of my knowledge, that Applicant has provided a complete list of the requirements for protection of health, safety and the environment, and that Applicant is in full compliance with all applicable safety and environmental regulations as listed on the attached sheet, specifically including when applicable, LAC 43:XIX.111 Diverter Systems and Blowout Preventers.

Continue to page 8 for step 13.

Step 13 of 16

Why are Maps and Drawings required to obtain a permit?

Note: The following websites may provide assistance in completing the Vicinity Map:
•Sonris on OCM website
•MapQuest.com
•Topozone.com

Note: For additional assistance with specific requirements, refer to the samples provided in this application package.



Quality Maps and Drawings are required to process the Joint Permit Application and for Public Notice. They must visually reflect what will be done in the proposed project and are key to the overall evaluation.

The following Maps and Drawings must be submitted with the Joint Permit Application and must show both existing and proposed conditions.

- Vicinity Map - Illustrates access to and the location of the proposed project relative to surrounding areas;
• Plan View Drawing - Illustrates an overhead view of the proposed project; and
• Cross Section Drawing - Illustrates a side view of the proposed project.

In general, all Maps and Drawings should be:

- Legible and clearly labeled on single sided 8 1/2 x 11 size paper; (large drawings that are reduced in size to fit the 8 1/2 x 11 format are not acceptable if the scale is no longer accurate and if the dimensions and details are not clear and easy to read after reproduction in the Public Notice);
• Drawn to scale with the scale identified graphically on each drawing; (if you cannot provide Maps and Drawings to scale, you may submit the dimensions of the proposed and existing features of the work area displayed);
• Color maps & drawings are preferred by LCP, but B&W are allowed.
• Accurate and reproducible;
• Placement of the north arrow, title, legend and scale bar must be consistent on Maps and Drawings; and
• Information provided in Steps 1 through 12 must be consistent with the Maps and Drawings.

Inadequate or poor Maps and Drawings are the primary reason for delays in the permitting process. Sample Maps and Drawings are provided with this Joint Permit Application package for your assistance.

Link to sample plats:
http://dnr.louisiana.gov/crm/coastmgt/cup/sampleplats.asp

Step 14 of 16

Who needs to certify and sign this application?

Note: The application must be signed and dated by the applicant who desires to undertake the proposed activity.

Note: If an agent is being used, the applicant and agent must sign and date this application.

Read the following information. Print your name, sign and date to certify this application for processing.

- Application is hereby made for a permit or permits to authorize the work described in this application.
• To the best of my knowledge the proposed activity described in this permit application complies with and will be conducted in a manner that is consistent with the Louisiana Coastal Resources Program.
• I certify that the information in this application is complete and accurate.
• If applicable, I also certify that the declarations in Step 12, notification to landowner(s), are complete and accurate.
• If applicable, I also certify that the declarations in Step 12c, oil spill response, are complete and accurate.
• I will abide by the conditions of the permit or license if issued and will not begin work without the appropriate authorization.
• Permission is granted to the agencies responsible for authorization of this work, or their duly authorized representative, to enter the property site during working hours for inspection purposes.
• If applicable, I authorize the agent identified in Step 2 to act in my behalf as agent for this application and the agent will furnish, upon request, information in support of this application.

Clearly Print Name of Applicant Applicant Signature Date

- As the agent, I further certify that I possess the authority to undertake the work described herein or am acting as the duly authorized agent of the applicant.

Clearly Print Name of Authorized Agent Authorized Agent Signature Date

18 U.S.C. Section 1001 provides that: Whoever, in any manner within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies, conceals, or covers up by any trick, scheme, or disguises a material fact or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing same to contain any false, fictitious or fraudulent statements or entry, shall be fined not more than \$10,000 or imprisoned not more than 5 years or both.

Continue to page 9 for step 15.

Step 15 of 16

What fees are required for permit processing and what methods are available for payment?

COE and Local Parish Program fees will be assessed separately at the end of the process.

The following fees apply and must be received in order to process the application.

a. Check the appropriate box to indicate the fee type: (See the "Glossary" on page 10 for the definitions of terms.)

\$100.00 - Non-Residential

\$ 20.00 - Residential

N/A Local Concern

- If your activity involves dredging or filling, OCM will bill you on the basis of \$.04 per cubic yards for residential uses and \$.05 per cubic yards for all other uses.
- Fees may not apply if the Joint Permit Application is being processed by the local Parish.
- Additional fees may be assessed for mitigation processing.

b. Check the appropriate box to indicate payment method:

Check/Money Order

Electronic Transfer

Credit Card (Visa or MasterCard only)

Escrow Account

N/A Local Concern

- Make Check/Money Order payable to the Office of Coastal Management.
- To pay by Credit Card, Electronic Transfer or Escrow Account, call OCM at 1-800-267-4019 to provide specific account information or provide account information on a separate sheet of paper and include with application.
- Cash is not accepted.

Step 16 of 16

How do I submit the Joint Permit Application and Maps and Drawings for processing?

If your project is in the Galveston or Vicksburg District of the Corps of Engineers, please see page 12.

Note: Please keep a copy of the completed application for your records.

To submit this permit application, Maps and Drawings and all supporting documentation, select an option below.



MAIL:

Office of Coastal Management
P.O. Box 44487
Baton Rouge, LA 70804-4487

If you select the MAIL option, submit the original Joint Permit Application, Maps and Drawings and supporting documentation.



EXPRESS MAIL:

Office of Coastal Management
617 North 3rd Street,
Suite 1078
Baton Rouge, LA 70802
Phone: 225-342-7591

If you select the EXPRESS MAIL option, submit the original copies of the Joint Permit Application, Maps and Drawings and supporting documentation.



FAX:

225-342-6760
Attention: Office of Coastal Management, Joint Permit Application Processing

- Include a cover sheet with the total number of pages; and
- If you select the FAX option, follow-up with one of the mail options to prevent delay if the fax is not legible.
- Payment arrangements should be made prior to faxing your application by calling OCM at 1-800-267-4019.

Continue to page 10 for "Glossary of Terms".