

Wetlands comment period extended into December

The U.S. Environmental Protection Agency has extended by 60 days — to Dec. 14 — the public comment period on proposed revisions to the wetlands manual used by the EPA, Army Corps of Engineers, U.S. Fish and Wildlife Service and Soil Conservation Service.

Spokeswoman Lauren Milone said comments should be sent to Gregory Peck, chief of Wetlands and Aquatic Resources Regulatory Branch, A-104-F, U.S. EPA, 401 M St. SW, Washington, D.C. 20460.

Copies of the proposed manual may be ordered by calling the Wetlands Hotline at 800-832-7828.

Officials in various segments of the golf industry urge comments to the EPA on the revisions.

Williamsburg Environmental Group, Inc. Vice President Mike Kelly, who has been following the revisions closely from his Williamsburg, Va., headquarters, said it may be mid-1992 before new guidelines go into effect.

Until then, government agencies have been told to revert to the 1987

guidelines.

Kelly put the 1987, 1989 and proposed guidelines into this perspective:

- The 1989 version is a worst-case scenario.
- 1987's lies "in the middle."
- The proposed manual would be the least restrictive.

In the meantime, "developers who had to spend a lot of money on the 1989 manual are upset" that they have to go back to the beginning and start over, Kelly said.

Economist says view courses as a 'crop'

Golf field 'replaces ... sugar and pine fields'

WAIKIKI, Hawaii — Far from an enemy of agriculture, golf courses should instead be viewed as Hawaii's next export "crop," a Hawaiian economist says.

David Ramsour, Bank of Hawaii economist, made that observation at a state-sponsored conference on golf course development issues.

Ramsour advocated "the green golf field as a partial replacement for this state's disappearing green

sugar and pine fields."

He expressed puzzlement at objection that golf courses deny the public access to open space and cater to foreigners when there is no similar hue and cry for entry rights to orchard farms, or a local sales requirement for macadamia nuts.

Glenn Teves, a state agricultural official on Molokai, rejected the farm/golf comparison. He contended that golf courses in agricultural areas have such a distorting effect on land values that they eventually drive out farms and change

the character of rural communities.

Golf courses also compete with farms for often-marginal irrigation water resources, Teves added.

Luciano Minerbi, professor at the University of Hawaii's Department of Urban and Regional Planning, said golf course planning in Hawaii must be more decentralized and that local communities should have more power in decision-making.

Experts on water resource management, toxicology, horticulture and ecology attended the conference.

Most banks avoiding building, real estate loans

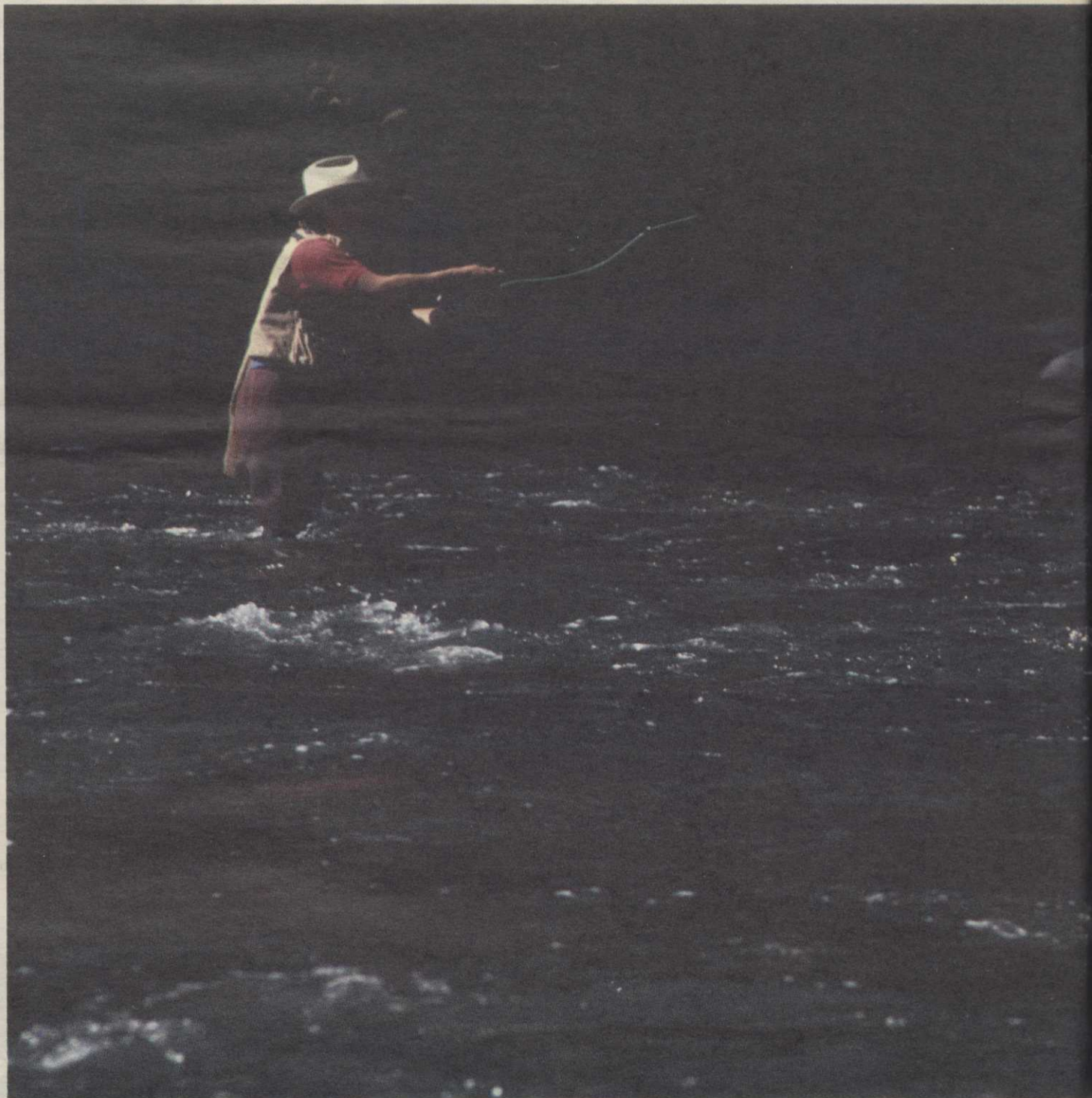
A recent survey of community bank lending practices should come as no surprise to golf course developers.

The American Institute of Certified Public Accountants survey found that two-thirds of the financial institutions are not lending to at least one industry because of credit risk.

Real estate (26 percent) and construction (24 percent) were mentioned most often as areas to avoid.

Responses varied by region. For instance, half the Northeastern banks were staying away from construction compared to 16 percent in the Midwest. Ten percent of respondents said they had rejected creditworthy borrowers.

Business Week published the survey.



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