



INDIANA DEPARTMENT OF ENVIRONMENTAL MANAGEMENT

We Protect Hoosiers and Our Environment.

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(800) 451-6027 • (317) 232-8603 • www.idem.IN.gov

Michael R. Pence
Governor

Thomas W. Easterly
Commissioner

TO: Interested Parties / Applicant

DATE: August 15, 2013

RE: Faithful Companion / 089-33443-00570

FROM: Matthew Stuckey, Branch Chief
Permits Branch
Office of Air Quality

Notice of Decision – Approval

Please be advised that on behalf of the Commissioner of the Department of Environmental Management, I have issued a decision regarding the enclosed matter. Pursuant to 326 IAC 2, this approval was effective immediately upon submittal of the application.

If you wish to challenge this decision, IC 4-21.5-3-7 requires that you file a petition for administrative review. This petition may include a request for stay of effectiveness and must be submitted to the Office of Environmental Adjudication, 100 North Senate Avenue, Government Center North, Suite N 501E, Indianapolis, IN 46204, **within eighteen (18) calendar days from the mailing of this notice**. The filing of a petition for administrative review is complete on the earliest of the following dates that apply to the filing:

- (1) the date the document is delivered to the Office of Environmental Adjudication (OEA);
- (2) the date of the postmark on the envelope containing the document, if the document is mailed to OEA by U.S. mail; or
- (3) The date on which the document is deposited with a private carrier, as shown by receipt issued by the carrier, if the document is sent to the OEA by private carrier.

The petition must include facts demonstrating that you are either the applicant, a person aggrieved or adversely affected by the decision or otherwise entitled to review by law. Please identify the permit, decision, or other order for which you seek review by permit number, name of the applicant, location, date of this notice and all of the following:

- (1) the name and address of the person making the request;
- (2) the interest of the person making the request;
- (3) identification of any persons represented by the person making the request;
- (4) the reasons, with particularity, for the request;
- (5) the issues, with particularity, proposed for considerations at any hearing; and
- (6) identification of the terms and conditions which, in the judgment of the person making the request, would be appropriate in the case in question to satisfy the requirements of the law governing documents of the type issued by the Commissioner.

If you have technical questions regarding the enclosed documents, please contact the Office of Air Quality, Permits Branch at (317) 233-0178. Callers from within Indiana may call toll-free at 1-800-451-6027, ext. 3-0178.

Enclosures
FNPER-AM.dot 6/13/2013



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Michael R. Pence
Governor

Thomas W. Easterly
Commissioner

Mr. Tom Groen
Faithful Companion
719 Ridge Road
Munster, IN 46321

August 15, 2013

Re: Exempt Construction and Operation Status
E089-33443-00570

Dear Mr. Groen:

The application from Faithful Companion, received on July 18, 2013, has been reviewed. Based on the data submitted and the provisions in 326 IAC 2-1.1-3, it has been determined that the following stationary animal remains crematory located at 11407 Wicker Avenue, Cedar Lake, Indiana is classified as exempt from air pollution permit requirements:

- (1) One (1) crematory incinerator for animal remains, approved for construction in 2013, with a maximum capacity of 100 pounds per hour of animal remains, consisting of a primary and secondary chamber that fires natural gas at a total maximum heat input capacity of 2.0 million British thermal units per hour (MMBtu/hr), exhausting to stack #1.
- (2) Paved roads and parking lots.

The following conditions shall be applicable:

- (a) Pursuant to 326 IAC 5-1-2 (Opacity Limitations), except as provided in 326 IAC 5-1-3 (Temporary Alternative Opacity Limitations), opacity shall meet the following, unless otherwise stated in the permit:
 - (1) Opacity shall not exceed an average of twenty percent (20%) in any one (1) six (6) minute averaging period as determined in 326 IAC 5-1-4.
 - (2) Opacity shall not exceed sixty percent (60%) for more than a cumulative total of fifteen (15) minutes (sixty (60) readings as measured according to 40 CFR 60, Appendix A, Method 9 or fifteen (15) one (1) minute nonoverlapping integrated averages for a continuous opacity monitor) in a six (6) hour period.
- (b) Pursuant to 326 IAC 4-2-2, the crematory incinerator shall comply with the following:
 - (1) Consist of primary and secondary chambers or the equivalent.
 - (2) Be equipped with a primary burner unless burning only wood products.
 - (3) Comply with 326 IAC 5-1 (Opacity Limitations) and 326 IAC 2 (Permit Review Rules).
 - (4) Be maintained, operated, and burn waste in accordance with the manufacturer's specifications or an operation and maintenance plan as specified in subsection (c).
 - (5) Not emit particulate matter in excess of one (1) of the following:
 - (A) Three-tenths (0.3) pound of particulate matter per one thousand (1,000) pounds of dry exhaust gas under standard conditions corrected to fifty percent (50%)



A State that Works

excess air for incinerators with a maximum solid waste capacity of greater than or equal to two hundred (200) pounds per hour.

- (B) Five-tenths (0.5) pound of particulate matter per one thousand (1,000) pounds of dry exhaust gas under standard conditions corrected to fifty percent (50%) excess air for incinerators with solid waste capacity less than two hundred (200) pounds per hour.
- (6) If any of the requirements of subdivisions (1) through (5) are not met, then the owner or operator shall stop charging the incinerator until adjustments are made that address the underlying cause of the deviation.
- (c) An incinerator is exempt from subsection (a)(5) if subject to a more stringent particulate matter emission limit in 40 CFR 52 Subpart P, State Implementation Plan for Indiana.
- (d) An owner or operator developing an operation and maintenance plan pursuant to subsection (a)(4) must comply with the following:
 - (1) The operation and maintenance plan must be designed to meet the particulate matter emission limitation specified in subsection (a)(5) and include the following:
 - (A) Procedures for receiving, handling, and charging waste.
 - (B) Procedures for incinerator startup and shutdown.
 - (C) Procedures for responding to a malfunction.
 - (D) Procedures for maintaining proper combustion air supply levels.
 - (E) Procedures for operating the incinerator and associated air pollution control systems.
 - (F) Procedures for handling ash.
 - (G) A list of wastes that can be burned in the incinerator.
 - (2) Each incinerator operator shall review the plan before initial implementation of the operation and maintenance plan and annually thereafter.
 - (3) The operation and maintenance plan must be readily accessible to incinerator operators.
 - (4) The owner or operator of the incinerator shall notify the department, in writing, thirty (30) days after the operation and maintenance plan is initially developed pursuant to this section.
- (e) The owner or operator of the incinerator must make the manufacturer's specifications or the operation and maintenance plan available to the department upon request.
- (f) Pursuant to 326 IAC 6-4 (Fugitive Dust Emissions), the source shall not allow fugitive dust to escape beyond the property line or boundaries of the property, right-of-way, or easement on which the source is located, in a manner that would violate 326 IAC 6-4.
- (g) Pursuant to 326 IAC 11-8-1(b)(1), the crematory incinerators are not subject to the requirements of 326 IAC 11-8, because it will burn 90% or more by weight of pathological waste and provided that the following are met:
 - (1) The Permittee shall notify the department and U.S. EPA that the unit meets the criteria in this subdivision.

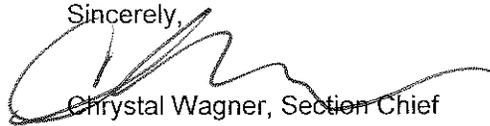
- (2) The Permittee shall keep records on a calendar quarter basis of the weight of pathological waste, low-level radioactive waste, chemotherapeutic waste, or any combination of these wastes burned, and the weight of all other fuels and wastes burned in the unit.
- (h) Pursuant to 40 CFR 60.2555(a)(1) and 60.2555(a)(2), in order to demonstrate that each of the crematory incinerators is not subject to the requirements of the New Source Performance Standard (NSPS) for Commercial and Industrial Solid Waste Incinerations Units for Which Construction is Commenced After November 30, 1999 or for Which Modification or Reconstruction is Commenced on or After June 1, 2001, 40 CFR 60, Subpart CCCC (326 IAC 12), the Permittee shall comply with the following:
- (1) The Permittee shall notify the IDEM, OAQ Administrator that each crematory incinerator burns 90 percent or more by weight (on a calendar quarter basis and excluding the weight of auxiliary fuel and combustion air) of pathological waste, low-level radioactive waste, and/or chemotherapeutic waste. The Permittee shall submit the notification to:

Indiana Department of Environmental Management Compliance
and Enforcement Branch, Office of Air Quality 100 North Senate
Avenue
MC 61-53 IGCN 1003
Indianapolis, Indiana 46204-2251
 - (2) The Permittee shall maintain records on a calendar quarter basis of the weight of pathological waste, low-level radioactive waste, and/or chemotherapeutic waste burned, and the weight of all other fuels and wastes burned in the unit.
 - (3) Pursuant to 40 CFR 60.2875, pathological waste is defined as waste material consisting of only human or animal remains, anatomical parts, and/or tissue, the bags/containers used to collect and transport the waste material, and animal bedding (if applicable).
 - (4) All records shall be retained for a period of at least five (5) years from the date of the measurement. These records shall be physically present or electronically accessible at the source location for a minimum of three (3) years. The records may be stored elsewhere for the remaining two (2) years as long as they are available upon request. If the Commissioner makes a request for records to the Permittee, the Permittee shall furnish the records to the Commissioner within a reasonable time.

This exemption is the first air approval issued to this source. A copy of the Exemption is available on the Internet at: <http://www.in.gov/ai/appfiles/idem-caats/>. For additional information about air permits and how the public and interested parties can participate, refer to the IDEM's Guide for Citizen Participation and Permit Guide on the Internet at: www.idem.in.gov

An application or notification shall be submitted in accordance with 326 IAC 2 to the Office of Air Quality (OAQ) if the source proposes to construct new emission units, modify existing emission units, or otherwise modify the source. If you have any questions on this matter, please contact Swarna Prabha, OAQ, 100 North Senate Avenue, MC 61-53 IGCN 1003, Indianapolis, Indiana, 46204-2251, at 317-234-5376 or at 1-800-451-6027 (ext 4-5376).

Sincerely,



Chrystal Wagner, Section Chief
Permits Branch
Office of Air Quality

CW/SP

cc: File - Lake County
Lake County Health Department
U.S. EPA, Region V
IDEM North West Regional Office
Compliance and Enforcement Branch

**Indiana Department of Environmental Management
Office of Air Quality**

Technical Support Document (TSD) for an Exemption

Source Description and Location
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Source Name:	Faithful Companion
Source Location:	11407 Wicker Avenue, Cedar Lake, IN 46303
County:	Lake
SIC Code:	6553
Exemption No.:	E089-33443-00570
Permit Reviewer:	Swarna Prabha

On July 18, 2013, the Office of Air Quality (OAQ) received an application from Faithful Companion, related to the construction and operation of a new crematory incinerator for pet remains.

Existing Approvals

There have been no previous approvals issued to this source.

County Attainment Status

The source is located in Lake County.

Pollutant	Designation
SO ₂	Better than national standards.
CO	Attainment effective February 18, 2000, for the part of the city of East Chicago bounded by Columbus Drive on the north; the Indiana Harbor Canal on the west; 148 th Street, if extended, on the south; and Euclid Avenue on the east. Unclassifiable or attainment effective November 15, 1990, for the remainder of East Chicago and Lake County.
O ₃	On June 11, 2012, the U.S. EPA designated Lake County nonattainment, for the 8-hour ozone standard.
PM ₁₀	Attainment effective March 11, 2003, for the cities of East Chicago, Hammond, Whiting, and Gary. Unclassifiable effective November 15, 1990, for the remainder of Lake County.
NO ₂	Cannot be classified or better than national standards.
Pb	Not designated.
¹ The U. S. EPA has acknowledged in both the proposed and final rulemaking for this redesignation that the anti-backsliding provisions for the 1-hour ozone standard no longer apply as a result of the redesignation under the 8-hour ozone standard. Therefore, permits in Lake County are no longer subject to review pursuant to Emission Offset, 326 IAC 2-3. Unclassifiable or attainment effective February 6, 2012, for PM2.5.	

- (a) **Ozone Standards**
 U.S. EPA, in the Federal Register Notice 77 FR 112 dated June 11, 2012, has designated Lake County as nonattainment for ozone. On August 1, 2012 the air pollution control board issued an emergency rule adopting the U.S. EPA's designation. This rule became effective, August 9, 2012. IDEM, does not agree with U.S. EPA's designation of nonattainment. IDEM filed a suit against US EPA in the US Court of Appeals for the DC Circuit on July 19, 2012. However, in order to ensure that sources are not potentially liable for a violation of the Clean Air Act, the OAQ is following the U.S. EPA's designation. Volatile organic compounds (VOC) and Nitrogen Oxides (NO_x) are regulated under the Clean Air Act (CAA) for the purposes of attaining and maintaining the National Ambient Air Quality Standards (NAAQS) for ozone. Therefore, VOC and NO_x emissions are considered when evaluating the rule applicability relating to ozone. Therefore, VOC

and NO_x emissions were evaluated pursuant to the requirements of Emission Offset, 326 IAC 2-3. See the State Rule Applicability – Entire Source section.

(b) PM_{2.5}

Lake County has been classified as attainment for PM_{2.5}. On May 8, 2008, U.S. EPA promulgated the requirements for Prevention of Significant Deterioration (PSD) for PM_{2.5} emissions. These rules became effective on July 15, 2008. On May 4, 2011 the air pollution control board issued an emergency rule establishing the direct PM_{2.5} significant level at ten (10) tons per year. This rule became effective, June 28, 2011. Therefore, direct PM_{2.5}, SO₂, and NO_x emissions were reviewed pursuant to the requirements for Prevention of Significant Deterioration (PSD), 326 IAC 2-2. See the State Rule Applicability – Entire Source section.

(c) Other Criteria Pollutants

Lake County has been classified as attainment or unclassifiable in Indiana for all other criteria pollutants. Therefore, these emissions were reviewed pursuant to the requirements for Prevention of Significant Deterioration (PSD), 326 IAC 2-2.

Fugitive Emissions

The fugitive emissions of criteria pollutants and hazardous air pollutants are counted toward the determination of 326 IAC 2-1.1-3 (Exemptions) applicability.

Background and Description of Emission Units and Pollution Control Equipment

The Office of Air Quality (OAQ) has reviewed an application, submitted by Faithful Companion on July 18, 2013, relating to the construction and operation of a new crematory incinerator for animal remains.

The following is a list of the new emission unit:

- (1) One (1) crematory incinerator for animal remains, approved for construction in 2013, with a maximum capacity of 100 pounds per hour of animal remains, consisting of a primary and secondary chamber that fires natural gas at a total maximum heat input capacity of 2.0 million British thermal units per hour (MMBtu/hr), exhausting to stack #1.
- (2) Paved roads and parking lots.

Enforcement Issues

There are no pending enforcement actions related to this source.

Emission Calculations

See Appendix A, of this TSD for detailed emission calculations.

Permit Level Determination – Exemption

The following table reflects the unlimited potential to emit (PTE) of the entire source before controls. Control equipment is not considered federally enforceable until it has been required in a federally enforceable permit.

Process/ Emission Unit	Potential To Emit of the Entire Source (tons/year)									
	PM*	PM10	PM2.5	SO ₂	NO _x	VOC	CO	GHGs as CO ₂ e**	Total HAPs	Worst Single HAP
Incineration	1.53	1.53	1.53	0.54	0.65	0.66	2.19	negl.	1.53	1.53 HCL.
Natural Gas Combustion	0.02	0.07	0.07	0.005	0.86	0.05	0.72	1,058	0.06	0.016 Hexane
Paved Roads	0.0	0.0	0.0	-	-	-	-	-	-	-
Total PTE of Entire Source	1.55	1.60	1.60	0.55	1.53	0.71	2.93	1,058	1.60	1.53
Exemptions Levels	< 5	< 5	< 5	< 10	< 10	< 10	< 25	< 100,000	< 25	< 10

negl. = negligible
 * Under the Part 70 Permit program (40 CFR 70), PM10 and PM2.5, not particulate matter (PM), are considered as "regulated air pollutants".
 **The 100,000 CO₂e threshold represents the Title V and PSD subject-to-regulation thresholds for GHGs in order to determine whether a source's emissions are a regulated NSR pollutant under Title V and PSD.

- (a) The potential to emit (PTE) (as defined in 326 IAC 2-1.1-1(12)) of all regulated criteria pollutants are less than the levels listed in 326 IAC 2-1.1-3(e)(1). Therefore, the source is subject to the provisions of 326 IAC 2-1.1-3 (Exemptions).
- (b) The potential to emit (PTE) (as defined in 326 IAC 2-1.1-1(12)) of any single HAP is less than ten (10) tons per year and the PTE of a combination of HAPs is less than twenty-five (25) tons per year. Therefore, this source is an area source under Section 112 of the Clean Air Act (CAA) and not subject to the provisions of 326 IAC 2-7.
- (c) The potential to emit (PTE) (as defined in 326 IAC 2-1.1-1) greenhouse gases (GHGs) is less than the Title V subject-to-regulation threshold of one hundred thousand (100,000) tons of CO₂ equivalent (CO₂e) emissions per year. Therefore, the source is not subject to the provisions of 326 IAC 2-7.

Federal Rule Applicability Determination

New Source Performance Standards (NSPS)

- (a) The requirements of the New Source Performance Standard for Incinerators, 40 CFR 60, Subpart E (326 IAC 12), are not included in the permit, since the incinerator has a charging rate of less than fifty (50) tons per day and the crematory incinerator is not considered a Municipal Waste Combustor and does not burn municipal type waste.
- (b) The requirements of the New Source Performance Standard for Large Municipal Waste Combustors for Which Construction is Commenced After September 20, 1994 (40 CFR 60, Subpart Eb) are not included in this permit, because the incinerator does not have a combustion capacity greater than 250 tons per day and the crematory incinerator is not considered a Municipal Waste Combustor and does not burn municipal type waste..
- (c) The requirements of the New Source Performance Standard for Hospital/Medical/Infectious Waste

Incinerators for Which Construction is Commenced After January 20, 1996 (40 CFR 60, Subpart Ec) are not included in this permit, because the crematory incinerator is not a hospital/medical/infectious waste incinerator as defined in 40 CFR 60.51c.

- (d) The requirements of the New Source Performance Standard for Small Municipal Waste Combustion Units for Which Construction is Commenced After August 30, 1999 or for Which Modification or Reconstruction is Commenced After June 6, 2001 (40 CFR 60, Subpart AAAA) are not included in this permit, because the incinerator does not have a combustion capacity greater than 35 tons per day of municipal solid waste or refuse-derived fuel.
- (e) The requirements of the New Source Performance Standard (NSPS) for Commercial and Industrial Solid Waste Incinerations Units for Which Construction is Commenced After November 30, 1999 or for Which Modification or Reconstruction is Commenced on or After June 1, 2001, 40 CFR 60, Subpart CCCC (60.2000 through 60.2265) (326 IAC 12), are not included in this exemption, because the crematory incinerator is not considered a Commercial and Industrial Solid Waste Incineration (CISWI) Unit as defined 40 CFR 60.2265. Pursuant to the definitions under 40 CFR 60.2265, a CISWI unit does not include any of the fifteen types of units described in 40 CFR 60.2555. Pursuant to 40 CFR 60.2555(a), incineration units burning 90 percent or more by weight (on a calendar quarter basis and excluding the weight of auxiliary fuel and combustion air) of pathological waste, low-level radioactive waste, and/or chemotherapeutic waste as defined in 40 CFR 60.2875 are not subject to this subpart if you meet the two requirements specified in paragraphs (a)(1) and (2) of this section.
- (1) Notify the Administrator that the unit meets these criteria.
 - (2) Keep records on a calendar quarter basis of the weight of pathological waste, low-level radioactive waste, and/or chemotherapeutic waste burned, and the weight of all other fuels and wastes burned in the unit.

Pursuant to 40 CFR 60.2555(a)(1) and 40 CFR 60.2555(a)(2), in order to demonstrate that the crematory incinerator is not subject to the requirements of the New Source Performance Standard (NSPS) for Commercial and Industrial Solid Waste Incinerations Units for Which Construction is Commenced After November 30, 1999 or for Which Modification or Reconstruction is Commenced on or After June 1, 2001, 40 CFR 60, Subpart CCCC (326 IAC 12), the Permittee shall comply with the following:

- (1) The Permittee shall notify the IDEM, OAQ that each crematory incinerator burns 90% or more by weight of pathological waste, excluding the weight of the auxiliary fuel and combustion air. The Permittee shall submit the notification to:

Indiana Department of Environmental Management
Compliance and Enforcement Branch, Office of Air Quality
100 North Senate Avenue
MC 61-53 IGCN 1003
Indianapolis, Indiana 46204-2251
- (2) The Permittee shall maintain records on a calendar quarter basis of the weight of pathological waste burned (excluding the weight of auxiliary fuel and combustion air) and the weight of all other fuels and wastes burned each crematory incinerator.
- (3) Pursuant to 40 CFR 60.2875, pathological waste means waste material consisting of only human or animal remains, anatomical parts, and/or tissue, the bags/containers used to collect and transport the waste material, and animal bedding (if applicable).
- (4) All records shall be retained for a period of at least five (5) years from the date of the measurement. These records shall be physically present or electronically accessible at the source location for a minimum of three (3) years. The records may be stored elsewhere for the remaining two (2) years as long as they are available upon request. If the Commissioner makes a request for records to the Permittee, the Permittee shall

furnish the records to the Commissioner within a reasonable time.

- (f) The requirements of the New Source Performance Standard for Other Solid Waste Incineration Units (40 CFR 60, Subpart EEEE) are not included in this permit. The incinerator does not meet the definition of a small municipal waste combustion unit or an institutional waste incineration unit provided in 40 CFR 60.2977.
- (g) There are no New Source Performance Standards (NSPS) (40 CFR Part 60) included in the permit.

National Emission Standards for Hazardous Air Pollutants (NESHAP)

- (h) The requirements of the National Emissions Standards for Hazardous Air Pollutants (NESHAPs) for Hazardous Waste Combustors (40 CFR 63, Subpart EEE) are not included in this permit, because the crematory incinerator is not considered a hazardous waste incinerator as defined in 40 CFR 63.1201.
- (i) The requirements of 40 CFR 63, Subpart DDDDD (63.7480 through 63.7575), NESHAP for Industrial, Commercial, and Institutional Boilers and Process Heaters, are not included in this exemption because the source is not a major source of HAPs.
- (j) There are no National Emission Standards for Hazardous Air Pollutants (NESHAPs) (326 IAC 14, 326 IAC 20 and 40 CFR Part 63) included in the permit.

Compliance Assurance Monitoring (CAM)

- (k) Pursuant to 40 CFR 64.2, Compliance Assurance Monitoring (CAM) is not included in the permit, because the unlimited potential to emit of the source is less than the Title V major source thresholds and the source is not required to obtain a Part 70 or Part 71 permit.

State Rule Applicability Determination

326 IAC 2-1.1-3 (Exemptions)

Exemption applicability is discussed under the Permit Level Determination – Exemption section above.

326 IAC 2-4.1 (Major Sources of Hazardous Air Pollutants (HAP))

The potential to emit of any single HAP is less than ten (10) tons per year and the potential to emit of a combination of HAPs is less than twenty-five (25) tons per year. Therefore, this source is an area source under Section 112 of the Clean Air Act (CAA) and not subject to the provisions of 326 IAC 2-4.1.

326 IAC 2-6 (Emission Reporting)

Pursuant to 326 IAC 2-6-1, this source is not subject to this rule. Although this source is located in Lake County, this source does not have the potential to emit volatile organic compounds (VOC) or particulate matter less than or equal to 10 micrometers (PM₁₀) into the ambient air at levels equal to or greater than two hundred fifty (250) tons per year. Furthermore, this source is not required to have an operating permit under 326 IAC 2-7 (Part 70), and it does not emit lead into the ambient air at levels equal to or greater than 5 tons per year. Therefore, 326 IAC 2-6 does not apply.

326 IAC 5-1 (Opacity Limitations)

Pursuant to 326 IAC 5-1-2 (Opacity Limitations), except as provided in 326 IAC 5-1-3 (Temporary Alternative Opacity Limitations), opacity shall meet the following, unless otherwise stated in this permit:

- (1) Opacity shall not exceed an average of twenty percent (20%) in any one (1) six (6) minute averaging period as determined in 326 IAC 5-1-4.

- (2) Opacity shall not exceed sixty percent (60%) for more than a cumulative total of fifteen (15) minutes (sixty (60) readings as measured according to 40 CFR 60, Appendix A, Method 9 or fifteen (15) one (1) minute nonoverlapping integrated averages for a continuous opacity monitor) in a six (6) hour period.

326 IAC 6-4 (Fugitive Dust Emissions Limitations)

Pursuant to 326 IAC 6-4 (Fugitive Dust Emissions Limitations), the source shall not allow fugitive dust to escape beyond the property line or boundaries of the property, right-of-way, or easement on which the source is located, in a manner that would violate 326 IAC 6-4.

326 IAC 6-5 (Fugitive Particulate Matter Emission Limitations)

The source is not subject to the requirements of 326 IAC 6-5, because the source does not have potential fugitive particulate emissions greater than 25 tons per year. Therefore, 326 IAC 6-5 does not apply.

326 IAC 6.8-10 (Lake County: Fugitive Particulate Matter)

The source is not subject to the requirements of 326 IAC 6.8-10, because it is not one of the listed sources, and have potential fugitive particulate emissions less than 5 tons per year.

326 IAC 8-1-6 (VOC Rules: General Reduction Requirements for New Facilities)

Each of the emission units at this source is not subject to the requirements of 326 IAC 8-1-6, since the unlimited VOC potential emissions from each emission unit is less than twenty-five (25) tons per year.

326 IAC 12 (New Source Performance Standards)

See Federal Rule Applicability Section of this TSD.

326 IAC 20 (Hazardous Air Pollutants)

See Federal Rule Applicability Section of this TSD.

State Rule Applicability Determination - Individual Facilities

Crematory Incinerator:

326 IAC 4-2-2 (Incinerators: requirements)

Pursuant to 326 IAC 4-2-2, the Permittee shall comply with the following:

- (a) All incinerators shall comply with the following requirements:
 - (1) Consist of primary and secondary chambers or the equivalent;
 - (2) Be equipped with a primary burner unless burning only wood products;
 - (3) Comply with 326 IAC 5-1 (Opacity Limitations) and 326 IAC 2 (Permit Review Rules);
 - (4) Be maintained, operated, and burn waste in accordance with the manufacturer's specifications or an operation and maintenance plan approved by the Administrator;
 - (5) Not emit particulate matter in excess of one (1) of the following:
 - (A) Three-tenths (0.3) pound of particulate matter per one thousand (1,000) pounds of dry exhaust gas under standard conditions corrected to fifty percent (50%) excess air for incinerators with a maximum solid waste capacity of greater than or equal to two hundred (200) pounds per hour.
 - (B) Five-tenths (0.5) pound of particulate matter per one thousand (1,000) pounds of dry exhaust gas under standard conditions corrected to fifty

percent (50%) excess air for incinerators with solid waste capacity less than two hundred (200) pounds per hour.

- (6) If any of the requirements of subdivisions (1) through (5) are not met, then the owner or operator shall stop charging the incinerator until adjustments are made that address the underlying cause of the deviation.
- (b) An incinerator is exempt from subsection (a)(5) if subject to a more stringent particulate matter emission limit in 40 CFR 52 Subpart P, State Implementation Plan for Indiana.
- (c) An owner or operator developing an operation and maintenance plan pursuant to subsection (a)(4) must comply with the following:
 - (1) The operation and maintenance plan must be designed to meet the particulate matter emission limitation specified in subsection (a)(5) and include the following:
 - (A) Procedures for receiving, handling, and charging waste.
 - (B) Procedures for incinerator startup and shutdown.
 - (C) Procedures for responding to a malfunction.
 - (D) Procedures for maintaining proper combustion air supply levels.
 - (E) Procedures for operating the incinerator and associated air pollution control systems.
 - (F) Procedures for handling ash.
 - (G) A list of wastes that can be burned in the incinerator.
 - (2) Each incinerator operator shall review the plan before initial implementation of the operation and maintenance plan and annually thereafter.
 - (3) The operation and maintenance plan must be readily accessible to incinerator operators.
 - (4) The owner or operator of the incinerator shall notify the department, in writing, thirty (30) days after the operation and maintenance plan is initially developed pursuant to this section.
- (d) The owner or operator of the incinerator must make the manufacturer's specifications or the operation and maintenance plan available to the department upon request.

326 IAC 6-2 (Particulate Emission Limitations for Sources of Indirect Heating)

326 IAC 6-2 applies to sources of indirect heating. The crematory incinerator is not considered a source of indirect heating. Therefore, 326 IAC 6-2 does not apply.

326 IAC 6-3 (Particulate Emission Limitations for Manufacturing Processes)

Pursuant to 326 IAC 6-3-1(b)(2), incineration is exempt from the requirements of 326 IAC 6-3. Therefore, 326 IAC 6-3 does not apply to the crematory incinerator.

326 IAC 6.5 (Particulate Matter Limitations Except Lake County)

The Permittee does not have the potential to emit more than one hundred (100) tons per year of particulate matter, or actual emissions greater than ten (10) tons per year. Therefore, 326 IAC 6.5 does not apply to the crematory incinerator.

326 IAC 9-1 (Carbon Monoxide Emission Limits)

This stationary source, constructed after the applicability date of March 21, 1972, is not subject to the requirements of 326 IAC 9-1-2(a)(3), since the crematory incinerator burns pathological waste and does not burn refuse consisting of more than 50 percent municipal type waste (household, commercial/retail, and/or institutional waste).

326 IAC 8-7 (VOC Rules: Specific VOC Reduction Requirements for Lake, Porter, Clark, and Floyd Counties)

Pursuant to 326 IAC 8-7-2(a), this source is not subject to the requirements of 326 IAC 8-7. Although this source is located in Lake County, this source does not emit or have the potential to emit volatile organic compounds (VOCs) at levels equal to or greater than twenty-five (25) tons per year.

There are no other 326 IAC 8 Rules that are applicable to the crematory incinerator.

326 IAC 10-1-1 (Nitrogen Oxides Control)

The crematory incinerators are not subject to the requirements of 326 IAC 10-1-1 (Nitrogen Oxides Control), because the source is not located in Clark or Floyd counties.

326 IAC 11-6 (Hospital/Medical/Infectious Waste Incinerators)

The crematory incinerator is not subject to the requirements of 326 IAC 11-6, since it is considered a pathological waste combustor and not a hospital/medical/infectious waste combustor.

326 IAC 11-7 (Emission Limitations for Municipal Waste Combustors)

The crematory incinerator is not subject to the requirements of 326 IAC 11-7, since it is considered pathological waste combustors and not considered municipal waste combustors.

326 IAC 11-8 (Commercial and Industrial Solid Waste Incineration Units)

The crematory incinerator is not considered a Commercial and Industrial Incineration Unit. Therefore, 326 IAC 11-8 does not apply.

Conclusion and Recommendation

Unless otherwise stated, information used in this review was derived from the application and additional information submitted by the applicant. An application for the purposes of this review was received on July 18, 2013.

The construction and operation of this source shall be subject to the conditions of the attached proposed Exemption No.: E089-33443-00570. The staff recommends to the Commissioner that this Exemption be approved.

IDEM Contact

- (a) Questions regarding this proposed permit can be directed to Swarna Prabha at the Indiana Department Environmental Management, Office of Air Quality, Permits Branch, 100 North Senate Avenue, MC 61-53 IGCN 1003, Indianapolis, Indiana 46204-2251 or by telephone at (317) 234-5376 or toll free at 1-800-451-6027 extension 4-5376.
- (b) A copy of the findings is available on the Internet at: <http://www.in.gov/ai/appfiles/idem-caats/>
- (c) For additional information about air permits and how the public and interested parties can participate, refer to the IDEM's Guide for Citizen Participation and Permit Guide on the Internet at: www.idem.in.gov

**Appendix A: Emissions Calculations
Emission Summary**

Company Name: Faithful Companion
Address City IN Zip: 11407 Wicker Avenue, Cedar Lake Avenue, IN 46303
Permit Number: 089-33443-00570
Reviewer: Swarna Prabha
Date: August 8, 2013

Uncontrolled Potential Emissions (tons/year)					
Emissions Generating Activity					
Category	Pollutant	Incineration	Natural Gas Combustion	Paved Roads (fugitive)	TOTAL
Criteria Pollutants	PM	1.53	0.02	0.00	1.55
	PM10	1.53	0.07	0.00	1.60
	PM2.5	1.53	0.07	0.00	1.60
	SO2	0.548	0.01	-	0.55
	NOx	0.657	0.88	-	1.53
	VOC	0.66	0.05	-	0.71
	CO	2.19	0.74	-	2.93
	CO2e	0.00	1,057.60	-	1,057.60
Hazardous Air Pollutants	Chromium	3.1E-03	1.2E-05	-	3.1E-03
	Manganese	0.0E+00	3.3E-06	-	3.3E-06
	Nickel	4.0E-03	1.8E-05	-	4.0E-03
	HCL	1.5	-	-	1.53
	Mercury (Hg)	1.23E-03	-	-	1.2E-03
	Arsenic (As)	1.30E-03	-	-	1.3E-03
	Cadmium (cd)	2.39E-03	9.6E-06	-	2.4E-03
	CDD/CDF*	1.59E-05	-	-	1.6E-05
	Lead	4.66E-02	4.4E-06	-	4.7E-02
	Toluene	-	3.0E-05	-	3.0E-05
	Hexane	-	1.6E-02	-	1.6E-02
	Total HAPs				1.60
			Worst Case HAP		1.53

Total emissions based on rated capacity at 8,760 hours/year.

*CDD/CDF = total tetra- through octa- chlorinated dibenzo-p-dioxin/chlorinated dibenzofurans, 2,3,7,8-tetrachlorodibenzo-p-dioxin, and dibenzofurans

**Appendix A: Emissions Calculations
Incinerator**

**Company Name: Faithful Companion
Address City IN Zip: 11407 Wicker Avenue, Cedar Lake Avenue
Permit Number: 089-33443-00570
Reviewer: Swarna Prabha
Date August 8, 2013**

Pollutant			PM*	PM10*	SO2	NOx**	VOC	CO
Emission Factor (lb/ton)			7.0	7.0	2.5	3.0	3.0	10.0
Emission Unit	Potential Throughput (lbs/hr)	Potential Throughput (tons/yr)	Potential to Emit (tons/yr)					
			PM*	PM10*	SO2	NOx**	VOC	CO
Crematory throughput (Primary and Secondary Chamber)	100	438.0	1.53	1.53	0.55	0.66	0.66	2.19
Totals			1.53	1.53	0.55	0.66	0.66	2.19

Hazardous Air Pollutants (HAPs)

Pollutant	As	Cd	Cr	Hg	Ni	Pb	HCl	CDD/CDF
Emission Factor in lb/ton***	5.94E-03	1.09E-02	1.40E-02	5.60E-03	1.81E-02	2.13E-01	6.97E+00	7.25E-05
Potential Emissions in ton/yr	0.001	0.002	0.003	0.001	0.004	0.047	1.526	0.000

Potential to Emit Total HAPs (tons/year) 1.59

Potential Throughput (tons/yr) = [Potential Throughput (lbs/hr)] * [8,760 hrs/yr] * [ton/2000 lbs]

Potential to Emit (tons/yr) = [Potential Throughput (tons/yr)] * [Emission Factor (lb/ton)] * [ton/2,000 lbs]

Emission factors are from AP-42 (5th Edition 1/95) Table 2.1-12, Uncontrolled emission factors for industrial/commercial refuse combustors, multiple chambers

No emission factor for PM2.5 available (assume PM10 = PM2.5)

Abbreviations

PM = Particulate Matter

NOx = Nitrogen Oxides

PM10 = Particulate Matter (<10 um)

VOC - Volatile Organic Compounds

SO2 = Sulfur Dioxide

CO = Carbon Monoxide

**Appendix A: Emissions Calculations
Natural Gas Combustion Only
MM BTU/HR <100**

**Company Name: Faithful Companion
Address City IN Zip: 11407 Wicker Avenue, Cedar Lake Avenue, IN 46303
Permit Number: 089-33443-00570
Reviewer: Swarna Prabha
Date: August 8, 2013**

Emission Unit	Number of Units	Unit Heat Input Capacity (MMBtu/hr)	Combined Total Heat Input Capacity (MMBtu/hr)	Potential Throughput (MMCF/yr)	Pollutant					
					PM*	PM10*	SO2	NOx**	VOC	CO
Emission Factor (lb/MMCF)					1.9	7.6	0.6	100	5.5	84.0
Crematory Burner (Primary and Secondary Chamber)	1	2.0	2.0	17.52	0.017	0.067	0.005	0.876	0.048	0.736
Totals		1	2.0		0.017	0.067	0.005	0.876	0.048	0.736

Emission Unit	Pollutant										
	Benzene	DCB	Formaldehyde	Hexane	Toluene	Pb	Cd	Cr	Mn	Ni	
Emission Factor (lb/MMCF)											
Potential to Emit (tons/yr)											
Crematory (Primary and Secondary Chamber)	1.8E-05	1.1E-05	6.6E-04	0.016	3.0E-05	4.4E-06	9.6E-06	1.2E-05	3.3E-06	1.8E-05	
Totals		1.8E-05	1.1E-05	6.6E-04	0.016	3.0E-05	4.4E-06	9.6E-06	1.2E-05	3.3E-06	1.8E-05

Total HAPs (tons/yr) 0.017

*PM emission factor is filterable PM only. PM10 emission factor is filterable and condensable PM10 combined.
 **Emission Factors for NOx: Uncontrolled = 100, Low NOx Burner = 50, Low NOx Burners/Flue gas recirculation = 32
 The five highest organic and metal HAPs emission factors are provided above. Additional HAPs emission factors are available in AP-42, Chapter 1.4.
 No emission factor for PM2.5 available (assume PM10 = PM2.5)

Methodology

Potential Throughput (MMCF/yr) = [Combined Total Heat Input Capacity (MMBtu/hr)] * [8,760 hrs/yr] * [1 MMCF/1,000 MMBtu]
 Potential to Emit (tons/yr) = [Potential Throughput (MMCF/yr)] * [Emission Factor (lb/MMCF)] * [ton/2,000 lbs]
 Emission Factors are from AP 42, Chapter 1.4, Tables 1.4-1, 1.4-2, 1.4-3, SCC #1-02-006-02, 1-01-006-02, 1-03-006-02, and 1-03-006-03 (SUPPLEMENT D 3/98)
 All emission factors are based on normal firing.
 MMBtu = 1,000,000 Btu, MMCF = 1,000,000 Cubic Feet of Gas

Abbreviations

PM = Particulate Matter NOx = Nitrogen Oxides DCB = Dichlorobenzene Cr = Chromium
 PM10 = Particulate Matter (<10 um) VOC = Volatile Organic Compounds Pb = Lead Mn = Manganese
 SO2 = Sulfur Dioxide CO = Carbon Monoxide Cd = Cadmium Ni = Nickel

Emission Factor in lb/MMcf	Greenhouse Gas		
	CO2	CH4	N2O
120,000	2.3	2.2	
Potential Emission in tons/yr	1,051	0.02	0.02
Summed Potential Emissions in tons/yr	1,051		
CO2e Total in tons/yr	1,058		

Methodology

The N2O Emission Factor for uncontrolled is 2.2lb/MMcf. The N2O Emission Factor for low Nox burner is 0.64.lb/MMcf
 Emission Factors are from AP 42, Table 1.4-2 SCC #1-02-006-02, 1-01-006-02, 1-03-006-02, and 1-03-006-03.

Global Warming Potentials (GWP) from Table A-1 of 40 CFR Part 98 Subpart A.
 Emission (tons/yr) = Throughput (MMCF/yr) x Emission Factor (lb/MMCF)/2,000 lb/ton
 CO2e (tons/yr) = CO2 Potential Emission ton/yr x CO2 GWP (1) + CH4 Potential Emission ton/yr x CH4 GWP (21)
 + N2O Potential Emission ton/yr x N2O GWP (310).

Company Name: Faithful Companion
Address City IN Zip: 11407 Wicker Avenue, Cedar Lake Avenue, IN 46303
Permit Number: 089-33443-00570
Reviewer: Swarna Prabha
Date: August 8, 2013

Paved Roads at Industrial Site

The following calculations determine the amount of emissions created by paved roads, based on 8,760 hours of use and AP-42, Ch 13.2.1 (1/2011).

Vehicle Information (provided by source)

Type	Maximum number of vehicles per day	Number of one-way trips per day per vehicle	Maximum trips per day (trip/day)	Maximum Weight Loaded (tons/trip)	Total Weight driven per day (ton/day)	Maximum one-way distance (feet/trip)	Maximum one-way distance (mi/trip)	Maximum one-way miles (miles/day)	Maximum one-way miles (miles/yr)
Vehicle 1 (entering plant) (one-way trip)	2.0	1.0	2.0	0.4	0.8	600	0.114	0.2	83.0
Vehicle 1 (leaving plant) (one-way trip)	2.0	1.0	2.0	0.4	0.8	600	0.114	0.2	83.0
Total			4.0		1.6			0.5	165.9

Average Vehicle Weight Per Trip =

0.4

 tons/trip
 Average Miles Per Trip =

0.11

 miles/trip

Unmitigated Emission Factor, $E_f = [k * (sL)^{0.91} * (W)^{1.02}]$ (Equation 1 from AP-42 13.2.1)

where k =	PM	PM10	PM2.5	lb/VMT = particle size multiplier (AP-42 Table 13.2.1-1) tons = average vehicle weight (provided by source) g/m ² = silt loading value for paved roads at iron and steel production facilities - Table 13.2.1-3
W =	0.011	0.0022	0.00054	
sL =	0.4	0.4	0.4	
	9.7	9.7	9.7	

Taking natural mitigation due to precipitation into consideration, Mitigated Emission Factor, $E_{ext} = E * [1 - (p/4N)]$ (Equation 2 from AP-42 13.2.1)

Mitigated Emission Factor, $E_{ext} = E_f * [1 - (p/4N)]$
 where p =

128

 days of rain greater than or equal to 0.01 inches (see Fig. 13.2.1-2)
 N =

365

 days per year

Unmitigated Emission Factor, $E_f =$	PM	PM10	PM2.5	lb/mile
Mitigated Emission Factor, $E_{ext} =$	0.034	0.007	0.0017	
	0.031	0.006	0.0015	lb/mile

Process	Unmitigated PTE of PM (tons/yr)	Unmitigated PTE of PM10 (tons/yr)	Unmitigated PTE of PM2.5 (tons/yr)	Mitigated PTE of PM (tons/yr)	Mitigated PTE of PM10 (tons/yr)	Mitigated PTE of PM2.5 (tons/yr)
Vehicle 1 (entering plant) (one-way trip)	0.00	0.00	0.00	0.00	0.00	0.00
Vehicle 1 (leaving plant) (one-way trip)	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00

Methodology

Total Weight driven per day (ton/day) = [Maximum Weight Loaded (tons/trip)] * [Maximum trips per day (trip/day)]
 Maximum one-way distance (mi/trip) = [Maximum one-way distance (feet/trip)] / [5280 ft/mile]
 Maximum one-way miles (miles/day) = [Maximum trips per year (trip/day)] * [Maximum one-way distance (mi/trip)]
 Average Vehicle Weight Per Trip (ton/trip) = SUM[Total Weight driven per day (ton/day)] / SUM[Maximum trips per day (trip/day)]
 Average Miles Per Trip (miles/trip) = SUM[Maximum one-way miles (miles/day)] / SUM[Maximum trips per year (trip/day)]
 Unmitigated PTE (tons/yr) = [Maximum one-way miles (miles/yr)] * [Unmitigated Emission Factor (lb/mile)] * (ton/2000 lbs)
 Mitigated PTE (tons/yr) = [Maximum one-way miles (miles/yr)] * [Mitigated Emission Factor (lb/mile)] * (ton/2000 lbs)
 Controlled PTE (tons/yr) = [Mitigated PTE (tons/yr)] * [1 - Dust Control Efficiency]

Abbreviations

PM = Particulate Matter
 PM10 = Particulate Matter (<10 um)
 PM2.5 = Particle Matter (<2.5 um)
 PTE = Potential to Emit



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Michael R. Pence
Governor

Thomas W. Easterly
Commissioner

SENT VIA U.S. MAIL: CONFIRMED DELIVERY AND SIGNATURE REQUESTED

TO: Tom Groen
Faithful Companion
719 Ridge Road
Munster, IN 46321

DATE: August 15, 2013

FROM: Matt Stuckey, Branch Chief
Permits Branch
Office of Air Quality

SUBJECT: Final Decision
Exempt Construction and Operation Status
089-33443-00570

Enclosed is the final decision and supporting materials for the air permit application referenced above. Please note that this packet contains the original, signed, permit documents.

The final decision is being sent to you because our records indicate that you are the contact person for this application. However, if you are not the appropriate person within your company to receive this document, please forward it to the correct person.

A copy of the final decision and supporting materials has also been sent via standard mail to:
OAQ Permits Branch Interested Parties List

If you have technical questions regarding the enclosed documents, please contact the Office of Air Quality, Permits Branch at (317) 233-0178, or toll-free at 1-800-451-6027 (ext. 3-0178), and ask to speak to the permit reviewer who prepared the permit. If you think you have received this document in error, please contact Joanne Smiddie-Brush of my staff at 1-800-451-6027 (ext 3-0185), or via e-mail at jbrush@idem.IN.gov.

Final Applicant Cover letter.dot 6/13/2013

Mail Code 61-53

IDEM Staff	VHAUN 8/15/2013 Faithful Companion 089-33443-00570 FINAL		Type of Mail: CERTIFICATE OF MAILING ONLY	AFFIX STAMP HERE IF USED AS CERTIFICATE OF MAILING
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Line	Article Number	Name, Address, Street and Post Office Address	Postage	Handing Charges	Act. Value (If Registered)	Insured Value	Due Send if COD	R.R. Fee	S.D. Fee	S.H. Fee	Rest. Del. Fee	Remarks
1		Tom Groen Faithful Companion 719 Ridge Road Munster IN 46321 (Source CAATS)	Confirmed Delivery									
2		East Chicago City Council 4525 Indianapolis Blvd East Chicago IN 46312 (Local Official)										
3		Gary - Hobart Water Corp 650 Madison St, P.O. Box M486 Gary IN 46401-0486 (Affected Party)										
4		Lake County Health Department-Gary 1145 W. 5th Ave Gary IN 46402-1795 (Health Department)										
5		WJOB / WZVN Radio 6405 Olcott Ave Hammond IN 46320 (Affected Party)										
6		Shawn Sobocinski 3229 E. Atlanta Court Portage IN 46368 (Affected Party)										
7		Mark Coleman 107 Diana Road Portage IN 46368 (Affected Party)										
8		Mr. Chris Hernandez Pipefitters Association, Local Union 597 8762 Louisiana St., Suite G Merrillville IN 46410 (Affected Party)										
9		Craig Hogarth 7901 West Morris Street Indianapolis IN 46231 (Affected Party)										
10		Lake County Commissioners 2293 N. Main St, Building A 3rd Floor Crown Point IN 46307 (Local Official)										
11		Anthony Copeland 2006 E. 140th Street East Chicago IN 46312 (Affected Party)										
12		Barbara G. Perez 506 Lilac Street East Chicago IN 46312 (Affected Party)										
13		Mr. Robert Garcia 3733 Parrish Avenue East Chicago IN 46312 (Affected Party)										
14		Ms. Karen Kroczek 8212 Madison Ave Munster IN 46321-1627 (Affected Party)										
15		Joseph Hero 11723 S Oakridge Drive St. John IN 46373 (Affected Party)										

Total number of pieces Listed by Sender	Total number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving employee)	The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstructing insurance is \$50,000 per piece subject to a limit of \$50, 000 per occurrence. The maximum indemnity payable on Express mil merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on inured and COD mail. See International Mail Manual for limitations o coverage on international mail. Special handling charges apply only to Standard Mail (A) and Standard Mail (B) parcels.
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Name and address of Sender		Indiana Department of Environmental Management Office of Air Quality – Permits Branch 100 N. Senate Indianapolis, IN 46204		

Line	Article Number	Name, Address, Street and Post Office Address	Postage	Handing Charges	Act. Value (If Registered)	Insured Value	Due Send if COD	R.R. Fee	S.D. Fee	S.H. Fee	Rest. Del. Fee	Remarks
1		Gary City Council 401 Broadway # 209 Gary IN 46402 (Local Official)										
2		Mr. Larry Davis 268 South, 600 West Hebron IN 46341 (Affected Party)										
3		Ryan Dave 939 Cornwallis Munster IN 46321 (Affected Party)										
4		Matt Mikus Post Tribune 1433 E 83rd Avenue Merrillville IN 46410 (Affected Party)										
5												
6												
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8												
9												
10												
11												
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15												

Total number of pieces Listed by Sender 4	Total number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving employee)	The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstructing insurance is \$50,000 per piece subject to a limit of \$50, 000 per occurrence. The maximum indemnity payable on Express mil merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on inured and COD mail. See International Mail Manual for limitations o coverage on international mail. Special handling charges apply only to Standard Mail (A) and Standard Mail (B) parcels.
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