Email address	cavergirl18@gmail.com
Full Name	Jackie Taylor
Mailing Address	1017 County Road 3590
Your connection to Arkansas waters	My husband and I are frequent users of the Buffalo River in Arkansas. We are saddened by the constant deterioration of the river quality. We kayak a large portion of the river every year and camp along the river at night. The algae in the river appears to increase with every visit we make to the river. It breaks my heart that we have to start looking elsewhere to find a nice river to float and swim, but I fear we will soon be going somewhere else.
Are you a private landowner that could qualify for non-point source nutrient reduction credits?	No
Do you trust in ADEQ's ability to critically review applications for credit-generating projects to determine if proposed offsets will result in significant adverse effects to water quality?	No. All details outlining how credits will be calculated, administered, monitored, enforced, and how credit ratios will be determined should be open for full public participation.
Do you believe adequate consideration should be given to the impact on ADEQ and ANRC resources and staff, and how these costs will be covered, BEFORE approving a nutrient trading regulation?	No
Without objective criteria, do you believe ADEQ or ANRC will develop sufficient monitoring protocols to determine whether projects are resulting in an "unacceptable localized adverse effect on water quality?"	No
Comments on	I OPPOSE Regulation 37 as written.

Regulation 37	
Concerns	I'm concerned that Arkansas will not take our water quality seriously.