

Issue #6



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PRIVATE
CivilWorksInc¹

PUBLIC

ENVIRONMENTAL

SERVICES: *Drainage Studies*

Are you chancing serious flood damage to your property?

We have all witnessed the destructive forces behind standing or rushing water. What can appear as properly graded land can deceptively hide conditions that could lead to serious flood damage. Even if you decide not to build on your piece of property immediately,

we highly recommend that you obtain a drainage study to prevent impending water problems.

The Flood Control Department will then review the technical drainage study that addresses the existing and proposed hydrological and hydraulic characteristics. All plans must meet the Clark County Regional Flood Control District Hydro-

logic and Drainage Design Manual Criteria. A mouthful for sure, but CivilWorksInc interacts closely with these departments to ensure that your property is safe and flood free.



SPOTLIGHT: *Kelly Graham With First United Mortgage*



1994 was a significant year for CivilWorksInc client, Kelly Graham. He moved to Las

Vegas to marry the lady he'd met while visiting his parents here, and he founded First United Mortgage with his dad, Rex Graham, who is an active accountant for the firm.

Born in Idaho Falls, Idaho, Kelly grew up in Syracuse, New York. After high school, he enrolled at BYU and graduated in 1986 with a Bachelors degree in Japanese. For 5 years, Kelly served as a linguist for the Federal Government in Washington, D.C. Then he realized it was time to try

something new.

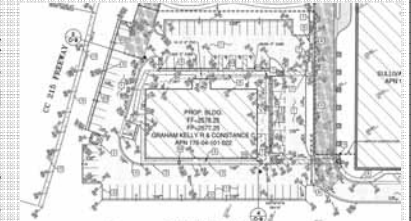
Answering an ad in the Philadelphia Inquirer for a sales position as a loan officer, with no prior experience in the field, Kelly became a successful mortgage agent in New Jersey for 2 years.

In 1994, Kelly founded First United Mortgage in Las Vegas. Kelly has seen his company grow from 3 on staff to 12 in the corporate headquarters and over 275 mortgage agents within the operation's 12 branch offices. First United Mortgage, today, is the largest volume broker in the United States with national lender, "Countrywide".

In addition to "working daily with branch managers, solving issues they may have," Kelly is an

immediate past President of the Nevada Association of Mortgage Professionals.

It was Glen Smith Glen, another CivilWorksInc client, who referred Kelly to Brandon A. Potts, P.E. and his team. Both Brandon and BDP, Tyler W. Johnson, "are cordial and have responded promptly to any requests I've had." He's pleased with the services he's received.



Grading Plan for First United Mortgage Office

INTERESTING FACTS: *Think You Know All About Flash Floods?*

Flash Floods can occur many miles away from a storm. If you are under a Flash Flood Warning, you are in danger, even though it may not be raining where you are.

Most deaths from flash floods are entirely preventable, provided proper precautions are taken.



The vast majority of people killed in a severe storm or a flash flood are males.

Most people killed in flash floods were in a vehicle.

Since 1900, floods have taken the lives of over 10,000 in the United States alone.