



LGIT NEWS

SERVING MARYLAND LOCAL GOVERNMENTS SINCE 1987



Autumn 2008

Building Safer Tomorrows for Maryland Local Governments

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Welcome Aboard!

The City of Aberdeen Joins LGIT

The Local Government Insurance Trust is pleased to announce that the City of Aberdeen has joined LGIT with coverages that include Auto, General Liability, Law Enforcement and Public Officials Liability, and Property and Equipment Breakdown. With the addition of Aberdeen, 132 of Maryland's 157 municipalities are currently LGIT members.

Like many local governments, Aberdeen is a full-service city of over 14,000 people with police, public works, water and sewer, and parks and recreation departments, and presents its own special insurance coverage challenges. Aberdeen is also the home of the famous Ripken Stadium and of the U.S. Army's Ordnance Center and School at Aberdeen Proving Ground, which has its own water and waste water treatment facilities that the city owns and operates.

LGIT's underwriting and loss control staff have been working together with staff from Aberdeen to ensure that all of the city's properties are properly scheduled and valued.



Our appreciation goes to Aberdeen's Director of Public Works, Matt Lapinsky, public works and water treatment plant personnel, and others for the valuable assistance they have provided LGIT staff by conducting tours of the city's properties and helping with inventory scheduling and inspections.

LGIT would like to recognize the special efforts of Aberdeen's elected officials and staff in deciding to join LGIT. Especially valuable were the efforts of City Manager Douglas Miller, whose knowledge of LGIT's high quality insurance programs and added-value services helped to guide the city toward its decision to become a LGIT member.

Since joining LGIT on July 1st, Aberdeen has already taken advantage of the many member-related services available, including training and the Employment Law Hotline. We are pleased to have Aberdeen become part of the family of Maryland's local governments that find LGIT to be the answer to their risk management needs.



Aberdeen City Hall

Larry J. Bohlen
Training Coordinator

From the Boardroom...

The Board of Trustees met on May 14, 2008, and took the following actions:

- Approved the Executive Committee's recommendation to fund the following programs as part of an overall strategy on returning a portion of members' capital: 1) Loss Control Credit Program; 2) Sewer Back-up Prevention Incentive Credit Program; 3) Expansion of Existing Grants Program.

The Board of Trustees met on June 11, 2008, and took the following actions:

- Approved the Underwriting Committee's recommendation of a 15% reduction on boiler renewal rates.
- Approved the Underwriting Committee's recommendation of an 11.31% reduction in the rates for the Excess Pool.
- Approved the Executive Committee's recommendation to adopt the FY 2009 operating and capital budgets.
- Approved Sonny Bloxom, County Attorney, Worcester County, to fill the vacant seat on the Board.

LGIT Trustees Election - The following were elected by the membership to a three-year term on the Board of Trustees:

- Stewart Cumbo, Councilman, Town of Chesapeake Beach;
- David Deutsch, City Manager, City of Bowie;
- Roger Fink, County Attorney, Charles County.



LGIT is proud to announce the completion of its building's parking lot and landscaping project. This concludes the reconstruction of the building that LGIT purchased and moved into in July 2007.



New Board Member!

John "Sonny" Bloxom Fills Vacant Seat on LGIT Board

On June 11, 2008, the LGIT Board of Trustees approved John "Sonny" Bloxom to fill the vacant seat on the Board. Sonny is presently serving as full-time County Attorney for Worcester County. He is a former County Commissioner and served three terms beginning in 1990, 6 years as President and 4 years as Vice-President. Sonny graduated from the U. S. Merchant Marine Academy in 1968 and served as a Deck Officer in the Merchant Marines for nine years. He is a retired Commander in the US Naval Reserves. Sonny obtained his law degree from the University of Maryland School of Law in 1976 and served as an Assistant State's Attorney from 1978 through 1980 and as the City Attorney for Pocomoke City from 1979 to 1990. He has previously served on the MACo Board of Directors, the LGIT Board of Trustees and the LGIT Claims Committee.

Newly Promoted!

Loss Control Assistant Latina Wilkinson

Latina Wilkinson has been promoted from within Support Services to the position of Loss Control Assistant of LGIT's Loss Control and Underwriting Services department. Latina will be responsible for maintaining member loss control files and assisting with loss analysis. She will also assist loss control staff with preparing loss control documents, charts and booklets, and maintaining the loss control resource library inventory and tracking system. Latina enjoys singing in her choir, she is a mother of two daughters and a son, and her husband, a marine, was recently called to serve in Iraq.



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LGIT NEWS is published quarterly by Local Government Insurance Trust, a not-for-profit organization that provides coverage and risk management services at stable and competitive rates and is owned and managed by its local government members. Please direct questions and comments regarding LGIT NEWS by email to editor@lgit.org or by mail to LGIT News, 7225 Parkway Drive, Hanover, MD 21076.

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The Departments of LGIT

SPOTLIGHT ON THE DEPARTMENT OF LEGAL SERVICES

Now in its fifth year as a separate entity, the Department of Legal Services continues to fulfill many roles for the Trust and its members. The department's primary function is to defend assigned claims in litigation. The lawsuits defended by our in-house attorneys include automobile and general liability suits, state and federal constitutional suits, and various other tort actions against local governments, their officials, officers, and employees. In many instances, our attorneys defend Sheriffs and their deputies in lawsuits arising from their performance of law enforcement or corrections functions in member counties. The department's director, John F. Breads, Jr., has been with the Trust since November 1999. Mr. Breads primarily defends suits against police officers and public officials alleging violations of federal law and/or the Maryland Constitution. Christine Altemus, Senior Attorney, has been with the Trust since March 2001. Ms. Altemus is expert in the defense of local governments in automobile and general liability claims and has an outstanding win/lose ratio in her cases. Ms. Altemus has also defended police misconduct and employment discrimination suits in both state and federal courts. Matthew Peter, Attorney, joined the Trust in October 2006. Mr. Peter primarily defends members in employment discrimination and police and public official misconduct actions.

In addition to the primary task of defending members in lawsuits assigned by the Department of Claims Services, the department performs other tasks of importance. Our attorneys defend members against charges of employment discrimination filed in the Equal Employment Opportunity Commission and/or the Maryland Commission on Human Relations. Our attorneys work with the Trust's Training Coordinator to provide training to members in areas including Workplace Harassment and Fourth Amendment issues affecting Maryland law enforcement officers. In conjunction with Claims Services, training is also provided to Public Works Departments on a range of liability issues. Department staff also publishes the Roll Call Reporter, a monthly on-line publication designed for Maryland law enforcement officers, and the Commander's Log, a quarterly on-line publication designed for correctional administrators and officers. The department also assists other departments in drafting publications including Risk Management Bulletins and Claims Briefs, and by participating in groups such as the Trust's Law Enforcement Advisory Forum. The department also assists other departments in providing input concerning the many loss control and claims-related issues that arise. The department keeps the Trust's visibility high through active participation in groups including the Maryland Sheriffs' Association, the Association of Maryland Municipal Chiefs of Police, the County Attorney Litigation Workgroup, and the Maryland Municipal Attorneys' Association. And last, but certainly not least, the department is ably supported on a daily basis by Pat Olson, Claims and Legal Staff Associate, and, for special assignments, including brief preparation, by Katie Adams, Claims Litigation and Subrogation Specialist.

John F. Breads, Jr.
Director, Legal Services



Town of Bel Air Employee Awards Program

In June 2005, the Town of Bel Air's Risk Management Committee instituted an employee awards program that includes both safety and attendance components. The employee safety awards program is designed to develop an understanding among Town employees that safety and accident prevention benefit both the Town and its personnel. The safety component program encourages employees to develop safe work habits and rewards employees who are accident-free. The program also makes supervisors accountable for the safety of subordinates. On June 30, 2008, the Town rewarded forty-four employees who had been accident-free for six months. Of these, sixteen had been accident-free for three years.

The attendance component encourages reliable attendance and proper use of sick leave. On June 30, 2008, the Town rewarded twenty-one employees who had not used sick leave for six months. Of these, three had not used sick leave for three years.

The Town awards gift cards every six months to employees who meet the program's requirements. Employees who remain accident-free for two or more years are given additional gift cards. The safety program has made a tremendous difference in the Town's workers compensation modification rate. That rate is based on the last three full years of workers compensation claims. In fiscal year 2006, the Town's modification rate was a premium of 1.10; In fiscal year 2009, the Town's rate is now a discount of .91. This program has benefitted employees as well as the Town, and we are very proud of its success.

Lisa M. Moody, Director of Finance
Town of Bel Air



GFOA Certificate of Achievement for Excellence in Financial Reporting LGIT's 9th Consecutive Award

For the 9th consecutive year, LGIT has been awarded the Certificate of Achievement for Excellence in Financial Reporting by the Government Finance Officers Association of the United States and Canada for its Comprehensive Annual Financial Report (CAFR). Congratulations go to LGIT's Department of Finance and Information Technology for its efforts.



LGIT Finance/IT Staff - left to right: Betty Haynes, Accountant; J. Earle Beyer, Director; Michael Becker, Systems Engineer; Sheryl Browning, Database Analyst/Media Specialist

Avoiding Zoning Battles with Religious Organizations

In April 2008, a federal jury awarded more than \$3.7 million to a Seventh Day Adventist church after finding that Prince George's County discriminated against the church by blocking its efforts to build a sanctuary in Laurel. The jury found that the County Council violated the group's right to practice its faith and illegally burdened its ability to congregate under the federal Religious Land Use and Institutionalized Persons Act (RLUIPA). Although the County Council initially approved water and sewer connections for the proposed facility, it reconsidered and modified that approval after receiving comments from residents who opposed the projected size of the facility that they claimed did not conform to and preserve the character of the neighborhood. The award is not final. This fall, Judge Roger W. Titus will consider whether the county's actions were based on a "compelling governmental interest" and were the "least restrictive" actions the county could have taken.

In 2000, Congress passed RLUIPA, with the intention of prohibiting the imposition of burdens on the ability of prisoners to worship as they please, as well as making it easier for churches and other religious institutions to avoid state restrictions on their property use through zoning laws. Now, some eight years after the passage of the act, RLUIPA claims clearly are on the rise. As a result, local governments increasingly find their zoning decisions contested in court by religious institutions. LGIT has received three RLUIPA lawsuits brought against LGIT members in the past six months. Each of these lawsuits alleges that, absent any compelling governmental interest, the local government imposed a substantial burden on the religious group's ability to practice and congregate, and, as a result, effectively denied the group the use of its property.

RLUIPA has two main components, each of which is loosely patterned after a specific clause in our Bill of Rights: The First Amendment's Free Exercise Clause and the Fourteenth Amendment's Equal Protection Clause. As to the first, RLUIPA generally prohibits a local government from imposing a land use regulation in a manner that imposes a substantial burden on a person's or institution's exercise of religious beliefs. If, however, the government can demonstrate that the burden

further a compelling governmental interest and is the least restrictive means of furthering that interest, liability under RLUIPA can be avoided. As to the second, RLUIPA prohibits local governments from imposing land use regulations in a manner that treats a religious institution differently from a non-religious institution.

Similar to many zoning disputes, RLUIPA claims are driven by the desire of an entity, albeit a religious one, to locate at a particular site, contrary to a determination by the local government that the intended use does not conform to local zoning laws. When threatened with a lawsuit under RLUIPA, however, many local governments have abandoned their expected interest in issues such as population density, traffic congestion, setback requirements, parking space, and environmental impact. This is unfortunate as the threat of litigation should not deter any local government from discharging its obligations to its citizens. In this regard, the prospect of litigation under RLUIPA compels local governments to proceed cautiously in making land use decisions that affect religious organizations. This prospect, however, does not require a local government to abandon its authority to make sound decisions in accordance with its zoning laws, including decisions that impact the location and size of religious institutions. The key is to ensure that such decisions are based on sound planning principles; principles that do not allow the authority to regulate to unreasonably limit or exclude an intended religious use.

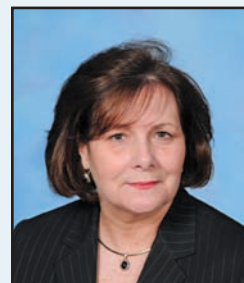
In light of increased court review of zoning decisions involving religious use, local governments should review their zoning codes to be sure that their zoning decisions do not run afoul of RLUIPA. Consider the following:

- Examine land use regulations affecting religious uses and review how those regulations have been applied; determine if any distinctions between religious-assembly uses and comparable secular-assembly uses are rooted in sound planning and zoning principles.
- Consider the elimination of religious institution or church as a zoning classification and treat all assembly uses the same.

- Don't totally exclude churches in a discriminatory manner or require a church to obtain conditional use approval while similar secular uses are allowed.
- Ensure that zoning regulations provide reasonable options for the location and expansion of religious facilities. If options are not available, undertake a planning study that seeks to determine how to accommodate the needs of religious uses without harming surrounding property owners.
- Determine whether zoning regulations have adequate options for the location of social service uses such as homeless shelters and domestic violence facilities.
- Historical preservation ordinances should be reviewed to ensure that the designation of the interior of a sanctuary as a landmark is done only with the consent of the religious organization. Historical preservation ordinances should contain a hardship exemption that could be applied to the structure.
- Review procedural requirements of land use regulations to ensure that they are administered in a nondiscriminatory manner for religious institutions. Do not allow the process to become political.
- Consider training zoning officials to make them aware of RLUIPA concerns.
- Consider retaining special counsel during a review process of a religious organization's zoning application to review the matter for RLUIPA issues.
- After meeting with officials of a religious organization to discuss a land use application, follow-up the meeting in writing delineating the points of agreement and disagreement.

Alan G. Weinstein, How to Avoid a "Holy War" – Dealing With Potential RLUIPA Claims, American Planning Association Planning & Environmental Law, March 2008 Vol. 60, No. 3 p. 3;

Adam M. Kingsley, The Constitution, RLUIPA, and Religious Institution Zoning Litigation – An Update, Municipal Lawyer, September/October 2006 Vol. 47, No. 5



Sherri N. Butler
Director, Claims Services

Networking with Members At MML's Summer Conference



In June, several LGIT staff members attended the Annual Maryland Municipal League Conference at the Roland E. Powell Convention Center in Ocean City, MD. MML's 2008 convention theme, Challenges - Leadership - Solutions, recognized that the difficult fiscal issues facing Maryland's municipalities call for leadership and teamwork to offset such challenges. Members who visited LGIT's booth at the convention received valuable information about LGIT's many services and loss control training opportunities.

LGIT Congratulates

Congratulations go to the following LGIT members for their loss control and safety efforts:

Garrett County and City of Hagerstown

— for their public outreach efforts by creating informational brochures educating their citizens on use of grinder pumps. This is an excellent example of a proactive approach on preventing sewer backups from the local government's standpoint. Their public utilities departments have enhanced their response to sewer backups through in-house employee trainings, public awareness, and implementation of LGIT's recommendations.

Town of Leonardtown

— for their acknowledgement and prompt response to recent loss control recommendations, which were completed in a timely manner and very detailed, especially in the comments section of each recommendation.

LGIT Training Grant Program

LGIT's Training Grant Program provides an opportunity for LGIT members to assist their employees with obtaining education and training to advance their skills.

At their town meeting in July, Commissioners of the Town of Middletown were awarded with a LGIT training grant in the amount of \$4,447 for OSHA certified training, which includes Competent Person Excavation and Trenching and Confined Space Entry. These courses will also serve as continuing education credit hours for certified operators.

Training Grant applications are available on our Web site at http://lgit.org/training/training_grant_program.htm.



After the grant presentation, Commissioner Larry K. Bussard was presented with a LGIT gift basket, which he won at this year's MML Conference.



Jon Burrell presents Town of Middletown commissioners with a LGIT Training Grant.

Commissioners left to right: Richard L. Dietrick, Larry K. Bussard, Jennifer J. Falcinelli, Burgess John D. Miller, Vincent A. O'Reilly, Anthony M. Ventre

Heating Boiler Start-Up Checklist

With the heating season quickly approaching, it is a good time to consider steps that need to be taken prior to starting your boiler. While this list is not all-inclusive, it and your Chubb Loss Control representative can serve as a guide for those responsible for boiler operation.

Prior to starting your boiler:

- ✓ If the boiler is designed so that the interior can be opened to permit cleaning and inspection, this should be done. Drain and flush the boiler, open all handholes and manholes, clean and remove all soot and scale from the firesides. Examine the boiler for damage and corrosion.
- ✓ Have the fuel-burning equipment cleaned and adjusted by a qualified service technician. The service technician should verify the operation of all operating and limit controls, interlocks and gauges, disassemble the low water cutoff and water feeding devices and clean, recondition, and reassemble them. Have the technician leak test all fuel safety shutoff valves.
- ✓ Lubricate all mechanical equipment such as fans and pumps, and verify proper motor rotation.
- ✓ Check that all ventilation and combustion air openings and louvers are clean and free of debris.
- ✓ The safety relief valve should be inspected and leak free. The safety valve should be tested monthly while the boiler is in service.

Following completion of start-up checks:

- ✓ Commence the normal starting sequence. The following suggests a typical starting sequence: 1) Fan or fans start, purging the boiler of unwanted gases; 2) Pilot valve opens and igniter energizes, establishing a flame; 3) Once the flame is established, the main fuel valve(s) opens.
- ✓ The starting sequence should be carefully observed to make sure that all steps are normal. Any abnormalities should be recorded in the boiler log and a qualified technician should be contacted to make repairs.
- ✓ Once the boiler is lit, observe it until it has run through a minimum of two complete cycles to ensure all systems are working properly.
- ✓ All pressure and temperature controls and gauges should be checked for proper operation.
- ✓ The water level sight glass must be clean and leak free. Ensure that the water level indicated in the glass is at or above the minimum required water level of the boiler.
- ✓ Inspect all associated boiler equipment daily for proper operation.

Boiler operating logs should be kept for each boiler. Logs can be obtained from your Chubb Loss Control representative.

Reminders: 1) The boiler room is not to be used as a storeroom. 2) A copy of the boiler's most recent inspection certificate is required by law to be posted near the boiler.

Employees Using Personal Vehicles for Local Government Business

Employees frequently use their personal vehicles while on business for their local government employers. This usage can vary from running errands, such as going to the bank or post office, to almost constant use. What would happen if an employee, while driving his or her personal vehicle for local government business, is involved in an accident?

Local governments should clearly communicate to employees that: (1) a personal vehicle may not be covered under an employee's personal automobile policy when used for local government business unless such use is reported in writing to his or her agent; and (2) local government business auto coverage will **not** pay for damages to an employee's personal vehicle. Local government employees should also understand that their personal auto insurance stands first in line to cover any liability loss resulting from an accident while on local government business.

It is important for local governments to stress that, if personal vehicles are used for local government business or borrowed for such use, employees should be familiar with their personal automobile policy coverage. Coverage provided by personal automobile policies can vary from one insurer to another, so employees should be encouraged to contact their insurance agent for advice.

Local governments should develop and implement internal policies for employee personal automobile usage to provide guidance and to help eliminate potential areas of confusion. To protect their own insurance or self-insurance programs from loss, local governments should require employees to have the appropriate minimum levels of personal automobile liability insurance and proof of that insurance. An employee may ultimately be liable for an accident arising from using his or her personal vehicle for local government business, but the local government can still be sued.

Local governments may also wish to have their employees acknowledge in writing that they are aware of the legal responsibility arising out of their use of personal vehicles for local government business. Confirmation of this understanding through an employee acknowledgement form, such as the sample shown on the right, may help to prevent future problems and disputes between local governments, their employees, and respective insurers.

For further information and advice on this topic, please contact LGIT's Loss Control and Underwriting Department at 800-673-8231.



Ellen P. Nudd, Underwriter

Added Value Service

Continuing Service Visit Program

LGIT is in the third year of offering its Continuing Service Visit (CSV) program, which was developed as an “added value” service to its members. This loss control program provides dedicated service to members who have had one or more line(s) of coverage where frequency/severity of losses have been identified. Providing members with recommendations for loss drivers has been a successful approach in reducing loss ratios; and, therefore, also in reducing the overall loss experience for LGIT.

How the Program Works

Each year, Hank Schomburg, LGIT’s Director of Loss Control and Underwriting Services, provides an updated “Limited Loss Ratio” report to LGIT loss control managers. Members who have a loss ratio over 1.0 for any one line of coverage over a three-year period, compared against LGIT members as a whole (relative loss ratio), are then considered for the CSV program.

Through the use of “Limited Loss Ratio” statistics, LGIT establishes specific service objectives for members for lines of coverage requiring attention. LGIT loss control staff analyzes loss reports to identify the loss drivers causing an elevated loss ratio for a

member’s line of coverage. Once loss drivers are determined, LGIT schedules a personal visit with the member and, working together, LGIT and the member establish specific service objectives. Recommendations are discussed and agreed upon for a plan of action to help reduce the loss ratio. LGIT formally submits a recommendation to the member, which includes target dates, completion dates, and a comment section for use by both LGIT and the member. Follow-up dates also are agreed upon.

LGIT loss control staff will continue to make follow-up visits and telephone contacts until there is evidence that a reduction in the member’s loss experience has occurred.

Program Progress Report

The CSV program is different from LGIT’s bi-annual member Hazard Evaluation, which is a broad perspective of a member’s progress over a two-year period. In comparison, the CSV program delves more into specific issues and in greater depth.

During the past thirty-six months, progress has been shown by virtually every member participating in the CSV program. LGIT’s loss control and underwriting staff believe that this success has been driven by our

working with members on adverse issues with concentrated effort and members’ commitment to improve risk management.

If you would like more information on the Continuing Service Visit program, please contact Richard A. Furst, Senior Loss Control Manager at dick@lgit.org or 443-561-1700.



Richard A. Furst
Senior Loss Control Manager

Sample Employee Acknowledgement Form

Responsibility For Personal Automobile Insurance

I have filed evidence of my personal automobile insurance coverage with the (appropriate person or department) of (local government) on this date and I agree to submit information concerning any changes or cancellation of that insurance. I will provide updated evidence of insurance at any future renewal of my policy or change of insurer within three (3) days of any such renewal or change. I understand that the (local government’s) insurance may not cover me while I am operating my personal vehicle on (local government) business and that I may be responsible for any liability arising out of my operation of my personal vehicle while on (local government) business.

Employee Signature

Date

The Employment Law Hotline

The Hotline is a phone service available to liability program members that provides up to 30 minutes of free legal advice on employment matters. This service is provided by LGIT, with the assistance of the law firm of Karpinski, Colaresi & Karp, P.A.

Q Does elective surgery qualify under the Family and Medical Leave Act (FMLA)?

A **NO.** “Elective surgery” as defined under the Family and Medical Leave Act does not qualify because it does not apply to a serious medical condition.



Call Before You Act!
800.845.8055

September

NSC-Defensive Driving Course

Calvert County - Southern Community Center
Wednesday, September 24, 2008
Thursday, September 25, 2008
8:30 a.m. - 3:30 p.m.

October

Supervising with Confidence

Worcester County Government Center
Wednesday, October 1, 2008
9:00 a.m. - 3:00 p.m.

City of Brunswick, City Hall
Tuesday, October 14, 2008
9:00 a.m. - 3:00 p.m.

Harassment in the Workplace

Worcester County Government Center
Thursday, October 2, 2008
10:00 a.m. - 11:30 a.m.

City of Brunswick, City Hall
Wednesday, October 15, 2008
10:00 a.m. - 11:30 a.m.

Reasonable Suspicion

Worcester County Government Center
Thursday, October 2, 2008
1:00 p.m. - 4:00 p.m.

City of Brunswick, City Hall
Wednesday, October 15, 2008
1:00 p.m. - 4:00 p.m.

NSC-Defensive Driving Course

Cecil County, Elk Room, Administration Bldg.
Thursday, October 9, 2008
8:30 a.m. - 3:30 p.m.

Mark Your Calendars!

LGIT 21st Annual Meeting
November 20, 2008
Sheraton Annapolis Hotel



Basics of Risk Management
October 25, 2008
9:30 am-11:30 am

MML Fall Conference
Hyatt Resort, Cambridge, MD

LGIT STAFF WELLNESS PROGRAM

LGIT staff kicked off the third year of the Staff Wellness Program with a lunchtime Tae Bo class. Those in attendance benefited from the **T**otal **A**wareness **E**xcellence **B**ody **O**bedience, better known as kick boxing, for a great cardio, muscle toning, light weights workout.

Our annual Health Fair is scheduled for September. Employees can take advantage of blood pressure screening, cholesterol check, flexibility measurement, recovery heart rate, BMI, bone density testing, a Wellness Profile, and receive a ten-minute massage and a free heart-healthy cookbook for participating in the event.

If you'd like information about the LGIT Wellness Program for your workplace, please contact Marsha Carpenter or Sandy Tedrow at 1-800-673-8231. We'd love to...

Share The Wellness!

REGISTER ONLINE!

Local Government Insurance Trust

training & seminar class registration
Autumn 2008

For more information about the classes listed, contact Larry J. Bohlen, Training Coordinator. Advance registration is required for all classes. Registration fees vary depending on member/non-member status and the type of training or seminar. Members are encouraged to use the online method of registration; however, downloadable forms are available at <http://www.lgit.org/training/schedule.htm>.



800-673-8231 or
443-561-1700

(general information)

<http://www.lgit.org/training/registration.htm>

(online registration)

443-561-1701

(FAX registration forms to
Attn: Michelle Yannone)