

ADIEU

After nearly 15 years as your executive director and over 37 years of working for and with local governments in Maryland, it's time to bid "Adieu" — or, as we say in the old country: "So Long."

My retirement was announced to the membership at the LGIT Annual Meeting in November 2008. The plan was that I retire in two phases with phase one beginning on July 1, 2009, when I was to begin serving "as needed" by the chairman of the board of trustees or the new executive director. The idea was to facilitate the transition of my successor for a six month period ending on Dec. 31, 2009. It took a little longer than anticipated to get the new executive director in here, but it finally happened and it pleases me to pass the torch to Tim Ailsworth, who is not only well qualified in the local government risk pooling business, but is highly respected as a professional in the field. The Trust will be in good hands going forward.

While Lyn and I have a wonderful place to retire to on the Northern Neck of Virginia, I won't be doing just the golf and fishing thing. I hope to do some teaching, some tour guide work at a civil war battlefield park, and maybe some part-time consulting. Whatever the result, it won't be nine to five in an office, five days per week.

I will be leaving the Trust with mixed emotions having been present since its birth serving for eight



years on the LGIT Board of Trustees. But in looking back over the years since 1987, I find that leaving is not easy. The Trust has been much of my life during this time — about one-third of it, actually. A part of me will remain and the challenges, opportunities, successes, shortfalls, and friendships that have resulted will be with me forever. I have been privileged to watch and be a part of the Trust's growth over these years. In many respects, I feel like a parent who has experienced the joy of witnessing a child's growth to adulthood. I take pride in having been a part of it.

Along the way over these many years, I have been most fortunate to receive the advice and counsel of many fine people, too numerous to mention (lest I leave someone out). Among these are the chairpersons with whom I have been privileged to have worked and served. Among these, also, are the many true professionals with whom I have enjoyed working, otherwise known simply as "the Staff." You are blessed by their service to you. I learned a lot from them including staying out of their way and letting them do their job, and their help to me was immeasurable. These professionals are who makes this Trust hum.

I am thankful for the opportunity you have given me to serve the local government in Maryland. Most importantly, I am appreciative of the many friendships I have made during this time.

The Trust lives. It is people. It will continue on and thrive because of these people. I have enjoyed my ride. Gone the sun. Time has come. Gotta' Run.

Thank-you and Adieu.

jcb

From the Boardroom

The Board of Trustees met on November 19, 2009 and took the following actions:

- The Board approved the following nomination of officers for re-election to the Board:
 - » David Deutsch, Manager, City of Bowie, to be the Chairman of the Board of Trustees
 - » Roger Fink, Charles County Attorney, to be the Vice-Chairman of the Board of Trustees
 - » David Carey, Commissioner, Town of Bel Air, to be the Secretary of the Board of Trustees
- The Board of Trustees approved the Local Government Insurance Trust's Combined Annual Financial Report (CAFR) for June 30, 2009 and 2008.



New LGIT Board Member

This past September, Sharon Greisz became a member of LGIT's Board of Trustees. Sharon was appointed Director of Finance for Howard County in July 2003. She has been a member of the LGIT Finance Committee since 2005. As

Director of Finance, Sharon sits on Howard County's Risk Management and the County Pension Plans' boards. She is on the 457 Deferred Compensation Oversight Committee and the OPEB Trust Board as well. Sharon has a B.S. from the University of Baltimore and is a Certified Public Accountant. She is a graduate of the 2005 Leadership Howard County program and of GFOA's Advanced Government Finance Institute. She also has a Certificate of Achievement in Public Pension Plan Policy and has attended the Advanced Investments Management for Pensions Plans (The Wharton School, 2007). Sharon has over 26 years of experience working in the public sector.



Introducing LGIT's New Executive Director

Timothy (Tim) S. Ailsworth is the new executive director of LGIT. Tim is in his 20th year of local government pooling after spending several years as an adjuster and attorney in the insurance industry. Tim comes to LGIT from the Virginia Municipal League Insurance Programs where he served as the Deputy Managing Director. Prior to his time in Virginia, Tim was the Assistant Director of Risk Management Services for the North Carolina League of Municipalities. Tim is a graduate of Hampden-Sydney College and the George Mason University School of Law. His first day of work at LGIT was December 7th.

STAFF WELLNESS PROGRAM

For the second year, LGIT's Wellness Program has received accreditation from the American Heart Association. The program recognizes employers that champion the health of their employees by offering physical activity programs within the workplace. Last year, LGIT earned the "Gold" level of recognition. This year, we earned the "Platinum" level of recognition, which is the highest level, by meeting several criteria, including: incentives for increasing physical activity; general nutrition education; healthy food at company meetings; annual health risk assessments; and healthy choices in onsite vending machines, just to name a few. We were one of five companies in Maryland that received this prestigious recognition. We were honorably mentioned in the October issue of Forbes Magazine in an article featuring companies for their accomplishments in bringing health and wellness to their employees.



Our annual Health Fair was well attended in September, where employees took advantage of blood pressure screenings, cholesterol checks, flexibility measurement, recovery heart rate, BMI, and bone density testing. Employees were able to compare this year's results with last year's and track their progress. Our lunchtime fitness program continues with Step Aerobics, for a fast, fun way to burn fat, shape and tone, and build muscles.

If you'd like more information about how to start a Wellness Program in your workplace, please give us a call — we'd love to share our growing program with you!

FOCUS THIS ISSUE

LGIT's 22nd Annual Meeting

Pages 4 & 5

This year's annual meeting theme, Health is Wealth - Employee Wellness Boosts Your Bottom Line, provided two general sessions. General Session 1, "LGIT's New Health Co-op," presented by Fred Bean, Benecon Benefits & Consulting Group, featured LGIT's new Health Insurance Cooperative Program for Maryland Local Governments, information concerning how to participate in the program, and the potential savings for participating members. General Session II, "Personal and Corporate Wellness Success," presented by Jeanne Puglisi Sherwood, WellAdvantage, explained some of the core answers to a wide range of extensive research questions in wellness program outcome data and current history research and how resulting information positively affects the corporate bottom line.

On The Cover



Jon C. Burrell bids adieu after nearly 15 years as LGIT's executive director and over 37 years of working for and with local governments in Maryland.

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LGIT's 22nd Annual Meeting

Membership...

Members Receive Awards for Excellence/Longevity

At the 22nd Annual Meeting in Annapolis, the following awards were presented to the membership by the Trust:

The Claims Practices Award was presented to Charles County. This award is given to the member that has an extremely low incidence of Property/Liability claims and for their superb quality of claims processing over the last year.



Left to right: LGIT Board of Trustees Chairman, David Deutsch presents the Claims Practices Award to Rebecca Quade, Risk Manager and Bruce MacLean, Fleet Manager, Charles County.

The Risk Management Award was presented to the Town of Bel Air. This award is given for the exceptional quality of the member's in-house loss control and safety programs over the past year.



Right to left: LGIT Board of Trustees Secretary, David Carey presents the Risk Management Award to Joyce Oliver, Director of Human Resources and Chris Schlehr, Town Administrator, Town of Bel Air.

To qualify for the **Training Award**, members must show a continued interest and frequent attendance at LGIT seminars and training. This year's recipient was St. Mary's County.

Membership Longevity Awards were also presented to those members who had been with the Trust and who celebrated 20-year membership anniversaries with LGIT. We honored our 20-Year Anniversary Award members, which included:

City of Annapolis	Town of Goldsboro
Town of Bladensburg	Howard County
Town of Brookeville	Town of North East
City of Glenarden	Town of Walkersville

Candid Shots...



Left to right: WellAdvantage representatives Jeanne Sherwood, RN, and Jeanne Nichols invited meeting attendees to stop by their Health Screening Display to check blood pressure and waist circumference, and receive a body fat screening.



Left to right: Former LGIT Executive Director, Jon Burrell presents the Maryland theme door prize to Kimberly Roland, Clerk Treasurer, Town of Cecilton.

LGIT Volunteers Recognized

At LGIT's 22nd Annual Meeting, Board Chairman David Deutsch gave special thanks to the many local government volunteers whose efforts are critical to the operations of the Trust. Recognized at the Awards Program for service to LGIT committees during fiscal year 2009:

Board of Trustees

David J. Deutsch, Chair	City of Bowie
Roger L. Fink, Vice Chair	Charles County
David E. Carey, Secretary	Town of Bel Air
Michael J. Sanderson, Ex-Officio	Maryland Association of Counties
Scott Hancock, Ex-Officio	Maryland Municipal League
John E. Bloxom	Worcester County
Stewart B. Cumbo	Town of Chesapeake Beach
Susanne Hayman	Kent County
Susan M. Keller	City of Frostburg
John D. Miller	Town of Middletown
F. Gary Mullich	Garrett County
Wilson H. Parran, Jr.	Calvert County

Claims Committee

Robert McCord, Chair	Harford County
David W. Warrington, Vice Chair	Town of Cheverly
Michael J. Sanderson, Ex-Officio	Maryland Association of Counties
Scott Hancock, Ex-Officio	Maryland Municipal League
John Buchanan	Charles County
David E. Carey	Town of Bel Air
Lee Collins	City of District Heights
Stewart B. Cumbo	Town of Chesapeake Beach
Bryan C. Ebling	Caroline County
Susanne Hayman	Kent County
Kimberly A. Millender	Carroll County
John D. Miller	Town of Middletown
Odie Wheeler	City of Cambridge

Finance Committee

Wilson H. Parran, Chair	Calvert County
Tim Elliott, Vice Chair	Garrett County
Michael J. Sanderson, Ex-Officio	Maryland Association of Counties
Scott Hancock, Ex-Officio	Maryland Municipal League

Finance Committee (cont.)

David J. Deutsch	City of Bowie
Stephen J. Gindes	Maryland Municipal League
Sharon Greisz	Howard County
Opiribo Jack	City of Aberdeen
Alfred E. Martin	City of Hagerstown
Terry L. Shannon	Calvert County

Risk Management

Stewart B. Cumbo, Chair	Town of Chesapeake Beach
Juan L. Torres, Vice Chair	Town of Cheverly
Michael J. Sanderson, Ex-Officio	Maryland Association of Counties
Scott Hancock, Ex-Officio	Maryland Municipal League
George P. Bradley	Worcester County
David J. Deutsch	City of Bowie
David Chaires	Queen Anne's County
Deborah Hudson	Charles County
Eric T. Lagstrom	Town of Ocean City
F. Gary Mullich	Garrett County
Christopher G. Schlehr	Town of Bel Air

Underwriting Committee

David J. Deutsch, Chairman	City of Bowie
Joyce A. Oliver, Vice Chair	Town of Bel Air
Michael J. Sanderson, Ex-Officio	Maryland Association of Counties
Scott Hancock, Ex-Officio	Maryland Municipal League
John E. Bloxom	Worcester County
Charles Hessling	City of Bowie
Lynne Levin	Howard County
Becky Maginnis	Washington County
Laurell E. Taylor	City of Westminster
Robert Williams	Carroll County



Timothy Ailsworth, LGIT's new Executive Director is introduced to meeting attendees.

Thanks to our Sponsors

We acknowledge and thank the following sponsors of the Trust's 22nd Annual Meeting. Their support and participation in our annual program helped LGIT to enhance the quality of the meeting:

Antietam Claim Service, LLC
Corridor Printing, Inc.
Crosswhite, Limbrick & Sinclair
Filar Design, LTD
Funk & Bolton
Glicksman Consulting
Insurance Investigations, Inc.
Johns Eastern Company, Inc.
Karpinski, Colaresi & Karp
Legal Resources
Niles, Barton & Wilmer
Tidewater Insurance Associates

Seasonal Alert!

WINTER PERILS

(Snowstorm, ice storm, extreme cold weather)

With colder weather come unique concerns for potential property damage.

Winter weather can cause major property losses from not only storm activity, but also the impairment of normal public services and other necessary operations. Drifting snow can adversely affect the structural integrity of buildings if permitted to accumulate. Ice storms are also common to the entire state of Maryland. Collapse of structures is the most common problem with accumulation of ice and snow load; frozen and burst plumbing, and the resulting water damage, account for the greatest number of claims when severe cold temperatures occur.

Pre-Event Actions

Buildings should not only be designed to withstand normally anticipated snow/ice loads, but also loads that could very well exceed general historical levels. This would also apply to building modifications such as additions, which may create parapet walls or roof elevation changes where snow/ice loads and the action of drifting snow were not considered in the design.

Emergency power equipment should be available to provide backup utility services, operate pumps, and maintain fire protection systems; U.L. approved portable heating devices can be used to keep water lines from freezing and to maintain space heating needs in critical areas.

Building insulation should be adequate for cold weather. Heating systems should be properly designed, of adequate size, and serviced annually to ascertain their reliability in the event of extremely cold weather. If the structure is one that is used seasonally and is not used during the winter months, make sure that it is properly winterized, with plumbing drained, and other systems decommissioned for the cold weather.

Materials such as posts, lumber, plywood, plastic sheets, and tarpaulins should be available to make temporary structural bracing and emergency repairs. Tree branches that overhang power lines should be trimmed and removed.

Personnel should be trained and assigned to handle emergency operations, including the placement of temporary structural supports, removal of snow/ice accumulations, and operation of emergency equipment.

Post-Event Actions

Salvage and clean-up operations should be started and building protection should be restored to full and proper operation.

Damaged areas should be isolated and temporary repairs completed. Cover any building opening caused by the storm event to minimize further damage from weather. Emergency repairs should be implemented as soon as possible.

The following table shows how to best minimize damages:

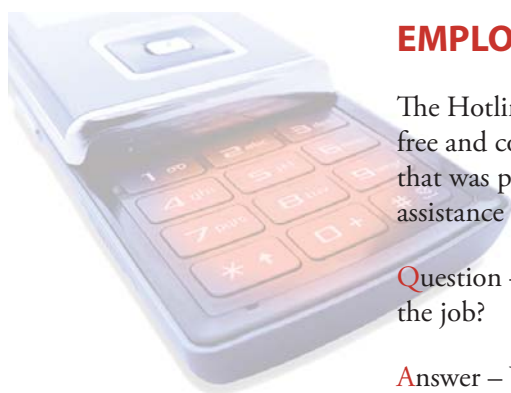
Techniques to Avoid Cold Weather Property Damage	If Cold Weather Property Damage Does Occur
<ul style="list-style-type: none">• Buildings should be inspected to insure their structural soundness.• Heating systems should be serviced and operating properly.• Seasonal structures should be properly winterized.• Emergency equipment should be ready to provide backup utility services.• Over-hanging tree limbs should be removed.• Personnel should be trained and assigned in case of a winter emergency.	<ul style="list-style-type: none">• Emergency repairs should be implemented as soon as possible.• Cover any opening caused by storm damage.• Use temporary heat as needed to avoid additional freezing damage.• Report the event as soon as possible to LGIT.• Make note of important information for your insurer.

EMPLOYMENT LAW HOTLINE

The Hotline, a phone service available to Liability Program members, provides up to 30 minutes of free and confidential legal advice on employment matters. We have selected one inquiry of interest that was posed through the Hotline to print here. This member service is provided by LGIT, with the assistance of attorneys Daniel Karp and Kevin Karpinski.

Question – Can a local government employee be terminated for use of personal cell phone while on the job?

Answer – Yes. In the case in question, after several written warnings and then finally being forbidden to use the cell phone while at work the employee was discovered to still be using the phone they were forbidden to have on the job. Given this history, it was a terminable offense. Please remember, as with any employee discipline issue, document all infractions and penalties administered.



Call Before You Act!
800.845.8055

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 guides 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, then 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, as well as interlocks and gauges; disassemble the low water cutoff and water feeding devices; and clean, recondition, and reassemble those devices. 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; and 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; and 2) A copy of the boiler's most recent inspection certificate is required by law to be posted near the boiler.



Scott Soderstrom, CPCU, ARM-P
Underwriting Manager

Reprinted with permission from the author:
Zalusky, D. (2009). Boiler and Pressure Vessels Subject to State
Regulation. Chubb Loss Control Services, <http://chubb.com>.

Training & Seminar Class Schedule

Winter 2010

January

CHUBB Classes

Boiler, HVAC and Electrical Systems Maintenance & Safety

Frostburg Library

Tuesday, January 19, 2010

Regional Flagger Training

St. Mary's County Lexington Park Library

Wednesday, January 20, 2010

Thursday, January 21, 2010

Friday, January 22, 2010

February

National Safety Council

Defensive Driving Course

St. Mary's County Metropolitan Commission

Tuesday, February 2, 2010

Wednesday, February 3, 2010

National Safety Council

Defensive Driving Course

Town of Pittsville Town Hall

Tuesday, February 16, 2010

Regional Flagger Training

Dorchester County, Thursday

February 25, 2010

Congratulations to Members

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

Town of Crisfield - For responding to Loss Control recommendations, not only with the signed Acknowledgment, but also with recommendation responses including pictures to support the corrective action taken. It should also be noted that this was done in a very quick fashion.

Town of La Plata – For making significant improvement in both frequency and severity of sewer related losses. With the aggressiveness of DPW staff; schedule of enhancing the maintenance-inspection process; monitoring of pump stations; expanded SCADA "Mission System"; valve testing; reduction in I & I problems; and significant increase in budget for contractual services, requiring more accountability of contractors and their work, they appear to be ahead of schedule in their risk management efforts.

City of Salisbury - for the excellent job City Administration and staff did on meeting the Risk Management goals set for FY2009.

Hurlock Police Department Receives First Law Enforcement Training Grant



Chief of Police William L. Lamphere accepts the first LGIT Law Enforcement Training Grant in the amount of \$5,000 from LGIT board member "Sonny" Bloxom, County Attorney, Worcester County, to provide training for one police recruit who, upon completion of all necessary training, will be employed by the Town of Hurlock Police Department.

Training & Seminar Class Registration

General Information

800-673-8231 or
443-561-1700

Online Registration

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

FAX registration forms to Attn: Michelle Yannone

443-561-1701