

LGIT NEWS

SERVING MARYLAND LOCAL GOVERNMENTS SINCE 1967

Summer 2009

LGIT

The Local Government Trust will provide coverage and risk management services at state and competitive rates through an organization that is owned and managed by its local government members.

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"If I Were Mayor, I Would..." Essay Contest



In an effort to educate students about Maryland municipal government, the Maryland Municipal League (MML) sponsors an annual essay contest for Maryland's fourth graders to educate students about Maryland municipal government and the role of a mayor. Almost 5,000 students have participated in the program since its inception in 2000.

Students are required to begin their 250-word essay with the opening line, "If I were Mayor, I would..." Eleven winners, one from each of MML's regional districts throughout the State, are chosen each year. Winners receive \$250 savings bonds and are recognized by the Governor during the Municipal Government Week proclamation ceremony held at the State House in April.

LGIT is proud to be one of the contest co-sponsors. Pictured with the winning students during the last awards ceremony are (then) MML President and Kensington Mayor Lynn Raufaste, MML First Vice-President and North Beach Mayor Mark Frazer and representatives from some of the other co-sponsors that include the Baysox

Baseball Club, Comcast, the Injured Workers' Insurance Fund, Maryland Black Mayor's Association, Inc., Maryland Center for Civic Education, and the Maryland Mayors' Association.

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LGIT New Hires

Sandy Tedrow Executive Secretary

Sandy has over 20 years' administrative experience in the health and legal environments.

Previously, she worked for Radiologix as the Radiology Information Specialist in their IT Department; has experience as an office manager; and also owned her own business editing court ordered depositions. Sandy serves as support to the Executive Director and Board of Trustees.



Robin C. Wake Customer Service Representative Health Benefits Services

Robin graduated from Coppin State College with a Bachelor of Science

Degree in December of 2002. Robin, previously with Magellan Behavioral Health, served as a Representative for Carefirst Blue Cross Blue Shield in the Mental Health and Substance Abuse field. Prior to Magellan, Robin worked at Cinicola Companies where she processed medical charges for Chase Braxton, and The American Cancer Society.



Charise Henderson Customer Service Representative Health Benefits Services

Charise has 10 years' experience in the health care industry, 3 years of which was spent working in the insurance field at Carefirst Blue Cross Blue Shield in the Customer Service Department for individual and group accounts.



From the Boardroom

A special meeting of the Board of Trustees was held on February 24th, 2003, at the office of the Maryland Municipal League to discuss a claim denied by the Claims Committee.

A special meeting of the Board of Trustees was held on April 9th, 2003, at the LGIT office and took the following actions:

- Approved the recommendation of the Health Benefits Committee to deny an Extra-Contractual Gastric Bypass claim payment appeal.
- Approved the Health Benefits Committee's recommendations that the following changes to the medical health plan be implemented:
 - 1) Eliminate the current \$5 office visit co-pay and introduce a \$20 office visit co-pay giving the members the option of a \$10, \$15 or \$20 office visit co-pay.
 - 2) Increase the current \$25 emergency room co-pay to \$75, which will be waived if the member is admitted.
 - 3) Increase prescription co-pays from the current \$5/\$15/\$30 to \$10 (generic), \$20 (preferred brand name), \$35 (non-preferred brand name).
 - 4) Introduce a fourth tier to cover lifestyle drugs that are not covered by the current RX plan.
 - 5) Require one (1) prescription co-payment for every 30 day supply filled at the pharmacy and two-and-a-half (2½) co-payments for every 100 day supply filled through mail order (\$25 for generic, \$50 for preferred brand name, and \$80 for non-preferred brand name).
 - 6) Add a third prescription drug maximum option to provide that, after an employee reaches the \$5,000 annual maximum, the employee would then pay 50% of the average wholesale price of the drug.
 - 7) Implement a mandatory generic provision which would require that the employee purchase the generic drug if there is an equivalent to the brand name, or the employee would have to pay the difference between the brand name and the generic brand.
 - 8) As LGIT is currently offering two dental plans, eliminate the preferred dental plan.
 - 9) Implement three drug management options: 1) prior authorization; 2) step therapy; and 3) managed dispensing limits.
 - 10) Accept FutureHealth's offer to provide, at no additional cost to LGIT, an awareness campaign to assist in promoting the 24/7 nurse advice line.
 - 11) Accept Kelly Benefits' offer to assist LGIT members in obtaining permission to enter KB's online website which will provide the members and their employees a web based medium for comparing benefits, better understanding the nuances of their plan, and finding participating providers.
 - 12) Fund at 125% of expected claims, which would cause an increase of approximately 53% in the FY 2004's monthly premiums for medical;

And to accept KB's recommendation that LGIT transfer its life insurance to Sun Life, saving LGIT approximately \$94,000.

- Approved the Nominating Committee's nominees of the following candidates to the Board for election by the membership: Thomas B. Dillingham, Jr., Town of Poolesville; F. Gary Mullich, Garrett County; J. Thomas Routzahn, Jr., Town of Middletown; and Ms. Hilary B. Spence, Talbot County.
- Approved the Finance/Audit Committee's recommendation to accept a three-year contract with KPMG as LGIT's auditor

The Board of Trustees met on May 8th, 2003, at LGIT in Columbia and took the following actions:

- Approved the meeting schedule for the Board and the Executive Committee, leaving the standing committee's flexibility in its schedule.
- Accepted the Executive Director's recommendation that the Health Pool deficit be called on the Health Pool medical members with the following options: pay immediately, pay over 3 years, pay at the end of 3 years and allow a longer payment period if an entity made an appeal to the Board citing hardship. Those paying over time would pay an interest rate at the T-bill rate effective July 1, 2003. Those leaving the pool would be required to pay their assessment immediately.

The Board of Trustees met on June 5th, 2003, at LGIT in Columbia and took the following actions:

- Approved the Claims Committee's recommendation that the Board clarify reserve and payment authority procedures as follows: "on payment authority for liability claims - approve payment authority for liability claims up to \$25,000 per claimant for the Director of Claims Services."
- Approved payment authority up to \$50,000 per claimant for the Executive Director; and that on reserving and payment authority for property claims - authorize the Executive Director to (1) approve an increase in property reserves to recognize the verified real loss exposure of a property loss above LGIT's \$100,000 self-retention; and (2) pay the portion of the loss which will ultimately be recovered from the re-insurer.
- Approved an increase in expense reserve in a claims case; and authorized settlement of another claim.
- Approved the Executive Committee's recommendation to:
 - amend the employee's leave policy to expand the number of vacation days to: 12 days for 0-5 years; 18 days for 5-10 years; 21 days for 10-21 years; and 24 days for 21 years and over.
 - adopt the FY 2004 proposed budget allowing for changes to be made which may have an effect on the final numbers caused by the health pool status.
- Approved the Joint Underwriting and Finance/Audit Committees' recommendation that:
 - the property base rates remain unchanged, and that actuarially developed experience modifiers apply to the premium calculations not to exceed a maximum increase of 20% per member or a minimum decrease of -1.2% per member.
 - the equipment breakdown rates be increased from the current .014 per \$100 of insured value to .017 per \$100 of insured value to cover the increased costs of boiler reinsurance.
 - the primary liability base rates remain unchanged, and that actuarially developed experience modifiers apply to the premium calculations not to exceed a maximum increase of 25% per member or a maximum decrease of -10% per member.
 - the excess liability rates be held at the FY-2003 levels.
- Directed counsel to expedite the Baltimore County Library fire litigation.

LGIT Trustees Re-elected

The following Board members were re-elected by the membership with 77 votes cast, re-electing them to fill a two-year term on the Board of Trustees: Thomas B. Dillingham, Jr., Town of Poolesville; F. Gary Mullich, Garrett County; J. Thomas Routzahn, Jr., Town of Middletown; and Hilary B. Spence, Talbot County.

Trust Welcomes New Member to Its Pools

We are pleased to announce that the **Town of Snow Hill** has joined the Primary Liability, Excess Liability, and Property pools, effective July 1, 2003.



*Nancy Sulborski
Executive Secretary
Retired 7/15/03*

MARK YOUR CALENDARS

LGIT's 16th Annual Meeting

Monday

November 24, 2003

9:00 a.m. - 2:30 p.m.

Radisson Hotel

Annapolis

Maryland

Rumors of Our Demise

We're starting our 16th year and, yes, we are still here.

I had several municipal officials ask me at the recent MML Convention if the Trust was okay in terms of finances. The question was driven by the events that happened recently in the Health Pool and the thinking that maybe it was the entire Trust and not the Health Pool that was experiencing problems.

The good news is that the problems of the Health Pool are only in the Health Pool. The other good news is that the Health Pool is still viable for FY 2004 and covering more than 1,100 lives.

LGIT members, who were members of the Health Pool in FY 2003, know the pain that the pool went through when advised in January to expect a special assessment to cover deficits that occurred in the pool for FY 2001 and FY 2002, and to expect an additional assessment for FY 2003 if the year finished with a deficit. The assessment, compounded by a major increase in rates, caused membership in the pool to drop by one-half for FY 2004. Even with this loss of membership, the pool survived and will continue to be an alternative for Maryland local governments for medical coverage.

As for the rest of the Trust, our rate increases for Property/Liability coverage were modest for the most part depending on the individual entity's loss experience, and we gave back about \$1 million in surplus.

So, while things could be better and we hope to make them so, LGIT is still here to serve your risk management and employee benefit needs.

*Jon C. Burrell
Executive Director
LGIT*



A Method of Controlling Losses

Member Documentation of Complaint and Subsequent Corrective Action Logs

Claims which are made to LGIT regarding complaints for service or hazards that were the subject of a prior citizen's complaint are difficult if not impossible to defend if the member does not document the citizen's call. For LGIT to have the ability to defend, analyze or adjust, a claim such as this, the member must keep records which: document citizens' calls; record the date of the call; record the location of the hazard or defect; categorize the type of complaint; record the date that the hazard or defect was inspected, and by whom; document the date and type of corrective action instituted, and by whom.

This record keeping is essential because an element in establishing the member's liability/negligence is notice (e.g., whether the member knew or should have known of the hazard or defect). In order for LGIT to be able to defend a claim we must know whether or not the member had notice and whether or not the member instituted corrective actions once notified. For these reasons, it is very important that the member set a procedure for tracking these types of notice/complaints. Corrective actions without such a procedure in place result in LGIT's inability to prove or disprove that the member was negligent. The result is that the claim is paid and ultimately premiums are adversely affected. For more details, please refer to LGIT's Risk Management Manual: Module 13 — Preventative Maintenance Complaint Policy, page 13-6.

*Vance Petrella
Manager
Loss Control Services
Loss Control &
Underwriting*



Summer Claims

It seems like we just finished plowing snow; but summer has arrived, once again. For local governments, claim issues that result from public works and maintenance projects accompany the lazy days of summer. Please take some time to review the following recommendations with your public works employees.

Mowing — We frequently receive claims for property damage caused by stones or objects thrown from a mower or weed-eater. Before operating a mower or trimmer, take a few minutes to check the area and remove any debris or loose stones. Never mow with the chute directed toward a street, parking lot, or playground area.

Hauling — Cover the load! Even if law does not require it, always cover the materials hauled in dump trucks. This will help prevent stones from leaving the vehicle bed and striking a vehicle traveling behind it. Also, before you leave the loading site, remove any loose stones lying on the vehicle.

Paving & Painting — Whenever possible, avoid paving and tarring activities on days when temperature and humidity are extremely high. These factors prevent the mix from drying. The result is angry citizens with tar-covered vehicles. When paving and painting roads, be sure to post signs on the roadway to alert drivers that the work is in progress. For large paving projects, consider notifying the community through hand-outs, website notices, and publications in local papers.

Trees and Vegetation — Of course, it is impossible to inspect every tree in your town or county. However, routine tree inspection and maintenance will help minimize citizen claims for property damage to vehicles and homes. Normally, our member is not liable UNLESS there has been a prior complaint or the member has prior knowledge that a tree is defective. If a complaint is received about the condition

of a tree, immediately log in the complaint and investigate the problem. Perform any trimming that is necessary. If the general condition of the tree is at issue, refer the matter to the Department of Natural Resources (DNR) forester for inspection, if appropriate. Follow the recommendations of the forester and maintain copies of the DNR report.

With all the rain we have had this year, overgrown vegetation around roadways will be a problem. Roads departments must trim low hanging branches from roadways and remove tree limbs and vegetation that obscure street signs.

Manhole Covers — Manhole/clean-out covers should be inspected regularly. Keep records that show when the meter was read, if applicable, and when the lid was checked. Employees must remember to secure the lid following inspections and a notation should be made that the lid was secured. Complaints of non-secured lids should be recorded and repairs made immediately. If you have out-sourced meter reading, require the contractor to maintain these same records. Furthermore, the contract should contain the standard liability indemnification and the contractor should provide general liability insurance that has named your local government as an additional insured.

Storm Water Maintenance — Hot steamy days often result in thunderstorms that can dump a lot of rain in a short period of time. Storm water swales, culverts, and storm-drains should be inspected and cleaned to prevent overflows that can cause property damage. Remember, once a storm-water facility is installed it must be regularly maintained.

Make your public works employees aware of these liability issues and we will all avoid summer claims.

Dorie Schwartz
Claims Examiner
Claims Services



Who Really Prevails?

The Award of Attorney's Fees in Federal Civil Rights Actions — Does a Prevailing Defendant Really Prevail?

One of the main reasons for the explosion in federal civil rights lawsuits since 1976 has been the availability of an award of attorney's fees to the prevailing party. The Civil Rights Attorney's Fees Awards Act of 1976, codified at 42 U.S.C. § 1988, states, in essence, that "[i]n any action or proceeding to enforce a provision of [the federal civil rights statutes], the court, in its discretion, may allow the prevailing party, . . . a reasonable attorney's fee as part of the costs." The ensuing case law has made it abundantly clear that courts actually have very limited "discretion" in denying attorney's fees to a successful federal civil rights plaintiff. However, the same is not true for prevailing defendants, which, in most instances, include local governments and/or their employees.

Although the statute does not distinguish between prevailing plaintiffs and prevailing defendants, the courts have established dramatically different standards for the latter. In order to recover in most jurisdictions, a prevailing defendant must do far more than prevail to recover attorney's fees; the defendant also must show that the plaintiff's claim was "frivolous, unreasonable, groundless, made in bad faith, or persisted in after it has become clear that the claim is any one of those things." *Barnett v. Thomas*, 809 F.2d 1151, 1156 (5th Cir. 1987), citing *Christianburg Garment Co. v. EEOC*, 434 U.S. 412, 421 (1978).

The reason for the vast difference in treatment of prevailing plaintiffs and defendants is rooted in public policy. The fee awarded to prevailing plaintiffs is intended to be "fully compensatory" of the losses sustained due to constitutional violations to which they have been subjected. *Hensley v. Eckerhart*, 461 U.S. 424, 435 (1983). Awards to prevailing defendants are merely intended to deter the filing of suits

without reasonable foundation. *Christianburg, supra*. In other words, when it comes to awarding attorney's fees to prevailing defendants, courts are extremely cautious "to avoid undercutting Congress' policy of promoting vigorous prosecution of civil rights violations." *Miller v. Los Angeles County Board of Education*, 827 F.2d 617, 619 (9th Cir. 1987). Consequently, although a defendant local government may "prevail" in the federal civil rights claim against it, its reward lies almost exclusively in successfully defending the claim, and not in the recovery of an award of its attorney's fees.

John F. Breads, Jr.
Director
Legal Services



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. We have selected to print one interesting inquiry that was posed through the Hotline. This member service is provided by LGIT, with the assistance of Daniel Karp, Esquire.

Question

Can a law enforcement agency require applicants to answer medical questions on an initial employment application?

Answer

This practice should be eliminated. Specific questions concerning medical history should be isolated from the general employment application. The information can then be furnished to the person or entity conducting applicant medical/ fitness testing. When the applicant presents for a required medical/fitness testing, it is necessary that he or she respond to inquiries concerning illnesses or conditions that could affect performance or outcome of such testing. If the applicant denies such illness or condition, the testing should proceed.

It Might Not Be The Bookkeeper

Doing business in today's economic environment can create significant amounts of risk. As local governments try to find ways to keep their doors open, they're downsizing, merging and consolidating departments. These are the types of activities that can cause employees to believe they are justified in committing fraud. Employee fraud is a growing problem that involves serious scams like asset misappropriations, fraudulent financial statements, bribery and corruption. It is estimated that American businesses lose more than \$50 billion annually due to employee fraud.

Studies have found that most harm comes from the executive suite, not from a notorious bookkeeper. It is the loyal, long-term, conscientious and trusted employee whose dishonesty can put a local government out of business — the programmer who never takes a vacation and is never sick, the payroll clerk who always makes sure that he or she distributes everybody's paycheck; the long-term employee who is "just like family" — employees like these can take enough to jeopardize the financial survival of a local government.

As with most risks, prevention is the best way to reduce losses. Local governments must implement internal checks and balances to assure ethical behavior and should obtain commercial crime coverage.

What is Crime Insurance?

Commercial Crime insurance protects the local government from loss of money, securities, or inventory resulting from a crime. Commercial Crime insurance claims allege employee dishonesty, embezzlement, forgery, robbery, safe burglary, computer fraud, wire transfer fraud, counterfeiting and other criminal acts.

These schemes involve every possible angle, taking advantage of any potential weakness in the local government's

financial controls. From fictitious employees, dummy accounts payable, non-existent suppliers to outright theft of money, securities and property — fraud and embezzlement in the workplace is on the rise, occurring in even the best work environments.

Liabilities covered by crime insurance usually fall into two categories:

- **Money and securities coverage** pays for money and securities by burglary, robbery, theft, disappearance and destruction.
- **Employee dishonesty coverage** pays for losses caused by most dishonest acts of employees, such as embezzlement and theft.

When Do I Need Crime Insurance?

All local governments need to be concerned with employee dishonesty. All public entities that handle cash or securities and need protection from robbery or theft, need crime insurance. Crime related losses are not covered by LGIT's property policies. Therefore, crime protection is a necessary component for the local government. According to a recent study by the Association of Certified Fraud Examiners, it is estimated that the average business is losing 6% of its total annual revenue from losses involving employees.

Why Do I Need Crime Insurance?

According to a leading international accounting firm:

- Eighty percent of workplace crime is carried out by employees.
- One in four employees has either committed or witnessed workplace fraud and abuse.
- Only one in three of those who have witnessed a workplace crime bother to report it.
- One in four employees committing fraud against their employer has been with the company for more than 10 years.

These frauds can go for years and when discovered, the ultimate impact

can be enormous. LGIT's property policy excludes coverage for loss of money and securities as well as employee dishonesty exposures.

Crime Insurance Highlights

It provides the following coverages:

- Employee theft
- Money and securities while on premises or in transit
- Forgery alterations
- Funds transfer fraud
- Computer fraud
- Money order and counterfeit currency fraud

Who is Not Covered?

Bonded employees who are required by law to be individually bonded, treasurers and tax collectors — these people will need to be individually bonded with a Public Official Bond. This bond protects against the acts of an individually named employee or public official.

How is Crime Coverage Rated?

Each local government is individually priced according to the size of its risks; security, audit and accounts payable controls; signatures to approve bills over certain dollar amounts; coverage limit and deductible.

What Can Be Done?

The local governments exposures arising out of employee dishonesty and other crime related perils should not be overlooked. Preventive steps like security systems, corporate ethics policies and fraud hotlines should be implemented. These exposures need to be insured accordingly. No insurance can replace the trust that's lost when an employee is discovered to be dishonest, but prompt financial reimbursement can help ease the situation and protect the local government's bottom line.

*Ellen Nudd,
Underwriter
Loss Control &
Underwriting*



Wellness Zone

■ "Top Ten" Most Useful Consumer Health and Human Services Websites

The Medical Library Association finds the following websites particularly useful (arranged alphabetically):

Cancer.gov

CDC.gov — Centers for Disease Control and Prevention

familydoctor.org

healthfinder.gov

HIVinsite.com

kidshealth.org

MayoClinic.com

MEDEM.com — an information partnership of medical societies

MEDLINEplus.gov (English/Spanish) a service of the U.S. National Library of Medicine and the National Institutes of Health (NIH)

NOAH-health.org — (English/Spanish) New York Online Access to Health

These sites were evaluated based on the following criteria:

— Credibility	— Content
— Audience	— Currency
— Disclosure	— Purpose
— Links	— Design
— Activity	— Disclaimers
— Sponsorship/authorship	

I encourage you to share these websites with your employees. Please remind them that the **healthfinder.gov** website is conveniently made available to them through our Disease Management carrier, FutureHealth. As a reminder, that website is **myfuturehealth.net**.

Finally, the sun is coming out after an extremely wet Spring and early Summer. So if you are going to be out and about enjoying the sun, remember

to protect your skin from the sun's UV rays. Below are:

■ "Seven Steps to Safer Sunning"

Avoid the sun - Especially between 10 a.m. and 3 p.m.

Use sunscreen - SPF 15 or higher sun-block products block a large percentage of UV radiation.

Wear a hat - A hat with at least a 3" brim all around is ideal.

Wear sunglasses - Sunglasses can help protect your eyes from sun damage.

Cover up - Wear lightweight, loose-fitting clothes of tightly woven fabric.

Avoid artificial tanning - The UV rays of a tanning bed can cause serious skin damage.

Check skin regularly - Simple, periodic skin self-exams will improve your chances of finding precancerous skin conditions.

Best wishes for an enjoyable **and** safe summer!



*Mary Balducci
Director, Health
Benefits Services*

Do You Know What a Circuit Rider Does?

Interview with Mr. Stanley Hearne regarding his position, responsibilities, background, and his role as a Circuit Rider.

Interview conducted by Dick Furst.



Q Your name and title?

A My name is Stanley Hearne. I am the Town Administrator for both Charlestown in Cecil County and Millington in Kent and Queen Anne's Counties.

Q Mr. Hearne, could you tell me more about the role of a Circuit

Rider - what the main responsibilities are?

A A Circuit Rider has to operate between at least two towns. It is a program where the towns pay a portion of my salary and incidental expenses, and the State of Maryland, through the Department of Housing and Community Development, also pays a portion of my salary. It is monitored and handled by a separate agency, the Maryland Rural Development Corporation (MRDC). I'm actually an employee of MRDC, but I'm an at-will employee at the two towns.

MRDC is headquartered in Annapolis, Maryland, and they have a satellite office on the Eastern Shore, in Greensboro, Maryland.

My primary responsibilities in both towns are - I try to seek out grant monies for a variety of purposes, (i.e., Program Open Space for Parks & Recreation, etc.). I also have zoning authority. I work with the Town Commissions. I do a lot with subdivisions and building permits. I also assist the governing bodies and commissions whenever we have meetings.

I've also assisted the Town of Charlestown in three different annexations and, potentially, we are looking at another of sizeable acreage. I've done a couple charter changes here and, with the assistance of the Institute for Governmental Service, I completely revised the charter in the Town of Millington.

Q Stanley, what form of government do we have here in Charlestown?

A Charlestown is a Commission form of government. There are five Commissioners. They are elected for two year terms. Two are elected one year and three are elected the next year. And then,

(Continued on Page 8, Column 1)

(Continued from Page 7, Column 3)

amongst themselves, they select their officers. There is a President, a Vice-President and a Treasurer.

Millington has a Council form of government. It is made up of three members. They are elected -- one person is elected each year. They do have a Mayor, but the Mayor is not elected separately. He or she is elected by the three-member Council.

Q What is the most frequent question you get as a Circuit Rider?

A Generally, the most frequent question I get is "What can I do if I own a parcel of land?" This is especially the case in Charlestown, because we have some land to develop and there are zoning issues or questions from people that are subdividing land, i.e., "How do I go about that process?" and "What do I need to do to prepare to bring it in front of the Planning and Zoning Commission in Charlestown?"

Q Mr. Hearne, have you found that LGIT has been of any assistance with your role as Circuit Rider and Town Administrator?

A Very definitely so, both in Millington and Charlestown. When I started at Millington, they were insured by a different agency, but they subsequently went with LGIT. I've found the organization most helpful. I've called members of the staff with questions, and they've always gotten back to me quickly and in a timely manner. Any time I've ever needed assistance, someone on the staff has either helped me or directed me to the appropriate staff person.

Q Mr. Hearne, is there anything else you'd like to add with regard to this newsletter article?

A Not really. It's just as I said earlier: It is a pleasure to work with LGIT, and it is a real pleasure to work as the Administrator for the Towns of Charlestown and Millington. I really get a lot of enjoyment out of it.

Q Thank you, Mr. Hearne. It has been a pleasure knowing you for the last nine years.



Richard A. Furst
Sr. Loss Control Manager
Loss Control and Underwriting



The LGIT NEWS is a quarterly publication and is available free to all members and affiliates of the Local Government Insurance Trust, Columbia, Maryland. You can access this issue and past issues of the LGIT NEWS on-line at www.lgit.org. • 410.372.0800 | 800.673.8237

Upcoming LGIT Seminars

LGIT invites member employees and public officials to take advantage of the safety and loss control seminars offered near them.

Winning Claims and Cutting Costs

8/26/03	Online, 1 hr.
8/28/03	Online, 1 hr.

Workplace Violence

9/12/03	Eastern Shore	Salisbury
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Defensive Driving for Public Employees

8/19/03	Western MD	Garrett Comm. College
8/29/03	Eastern Shore	Denton
9/10/03	Central MD	Westminster
9/29/03	Southern MD	Prince Frederick
10/15/03	Harford County *	
10/22/03	Harford County *	
10/30/03	Eastern Shore	Princess Anne

* Harford County employees only.

Defensive Driving for Law Enforcement Personnel

8/18/03	Western MD	Garrett Comm. College
9/11/03	Central MD	Westminster
10/31/03	Eastern Shore	Salisbury

Reasonable Suspicion for Drug and Alcohol Use in the Workplace

Drug Testing and Its Legal Implications

9/9/03	Web Conference	Online, 1 hr.
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Abuse Recognition and Confrontation

9/24/03	Western MD	Columbia
9/25/03	Eastern Shore	Princess Anne
9/30/03	Western MD	Luke

Qualifying Contractors

10/8/03	Seminar Preparation	Online, 1 hr.
10/10/03	Western MD	Luke
10/16/03	Central MD	Bowie
10/17/03	Northeast MD	Havre de Grace
10/30/03	Eastern Shore	Snow Hill

For seminar descriptions and registration forms, visit www.lgit.org. For more information, call 1-800-673-8231 or contact me at phancock@lgit.org.



Patrick Hancock
Loss Control Training Coordinator
Loss Control & Underwriting Services

