

LGIT

SERVING MARYLAND LOCAL GOVERNMENTS SINCE 1987

NEWS

January 2004



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

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At LGIT's 16th Annual Meeting, Chairman Raquel Sanudo gave special Certificates of Appreciation to the many local government volunteers whose efforts are critical to the operations of the Trust. Recognized at the Awards Luncheon were:

David S. Bliden
Executive Director
MACo

John "Sonny" Bloxom
Commissioner
Worcester County

Nelson K. Bolender
Pres., County Commissioners
Cecil County

Charles Cawley
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T. Wayne Hobbs
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Raquel Sanudo
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John C. Walter
Risk Manager
Harford County

Paul L. Wright
Chief of Risk Management
Charles County

Joseph Zimmerman
Director of Finance
Queen Anne's Co.

From the Board Room

The Board of Trustees met on October 2, 2003 and took the following actions:

- The Board of Trustees approved the Local Government Insurance Trust's Combined Annual Financial Report (CAFR) for June 30, 2003 and 2002.

The Board of Trustees met on November 24, 2003 and took the following actions:

- Approved the Underwriting Committee's recommendation that the base rate for the Broad Form Sewer Backup Endorsement be increased from \$265 to \$290 and that experience modifiers apply.
- Approved the Risk Management Committee's recommendation that the Safety and Educational Grant Programs be consolidated into a single Educational/Training Program.

Trust Welcomes New Members to Its Pools

We're pleased to announce that the Town of Snow Hill joined the Primary Liability and Property programs effective July 1, 2003; the Town of Williamsport joined the Primary Liability and Property programs effective November 1, 2003.

LGIT Officers Re-Elected

The officers for the Board of Trustees were re-elected by the Board for the coming year. Re-elected to serve as Chairman of the Trust was **Raquel Sanudo**, Chief Administrative Officer for Howard County; re-elected as Vice-Chairman was **F. Gary Mullich**, Director of General Services for Garrett County; and re-elected as Secretary was **Barrie P. Tilghman**, Mayor of the City of Salisbury.

Members Receive Awards for Excellence

At the 16th Annual Meeting in Annapolis, the following awards were presented by the Trust:

- The Claims Practices Award was presented to **Worcester County**;
- The Risk Management Award was presented to the **City of Laurel**; and
- The Health Benefits Services Award was presented to **Caroline County**.

We congratulate our members who received LGIT awards, and wish them continued success in the coming year.

Thanks to Our Sponsors

The support and participation of the following sponsors of the Trust's 16th Annual Meeting has helped LGIT to enhance the quality of its meeting. Thank you, Sponsors:

Allen, Karpinski, Bryant & Karp; Avon-Dixon Agency; AON Risk Consultants; Jordan Keys & Associates; Levan, Colaresi, Ferguson & Levan; Magellan Behavioral Health Services; Tidewater Insurance Associates; and Vision Service Plan.



Sandy Tedrow
Executive Secretary

Excellent Financial Condition

Chairman Speaks at Annual Meeting

Raquel Sanudo, Howard County Administrator and Chairman of the Local Government Insurance Trust, spoke to over 100 members and vendors of LGIT during the recent annual meeting of the Trust at the Radisson Hotel in Annapolis, Maryland. In her remarks, Chairman Sanudo called the year, "A year of successes and challenges for LGIT."

She spoke about the continuing improvements in the loss control and underwriting data systems which provide more accurate and reliable information in rate setting, the challenge we faced in meeting the HIPPA compliance deadline for the Health Benefits Pool, the development of a new data tracking system for the Health Pool, and the reorganization of the Claims Department from one department into two with Legal being its own department.

Another FY 03 Trust success that Chairman Sanudo mentioned was the recognition received from various national and state groups, including: (1) the Association for Governmental Risk Insurance Pools Standards of Excellence, (2) the Maryland Society of Association Executives Circle of Excellence Award, and (3) the Public Risk Insurance Management Association Achievement Award.

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In her comments, Chairman Sanudo also spoke about the challenges faced by the Trust concerning the deficit in the Health Pool and the difficulty faced by the Board and the staff in having to levy an assessment on the members of that pool in order to pay off the deficit.

She also told the members how pleased she was to report that the auditor had given a favorable unqualified opinion of the Trust, and for the first time ever, the Trust received no "management letter" from the auditors.

In concluding her remarks, Chairman Sanudo told the membership that LGIT was in excellent financial condition, and will continue to provide a strong viable alternative for insurance and risk management training for Maryland local governments. The comments were followed with committee reports by the chairs of the Trust's standing committees and an open membership forum.



*Jon C. Burrell
Executive Director*



LGIT Congratulates

Congratulations go to the following LGIT members for holding driving events called "Roadeos" to improve their employees' skills and to recognize employees for excellent driving. LGIT staff assisted by serving as judges and providing giveaways.

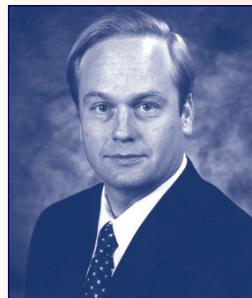
...Carroll County for holding a Roadeo for 35 County drivers. Winning drivers competed against top drivers from Howard and Frederick Counties for prizes. Events also included air-bag and bucket truck demonstrations.

(Continued on page 4, column 1.)

Contact Corner



In this issue of Contact Corner we feature **Daniel Baden** who has been employed with the Prince George's County municipal government for 13 years. Of the 27 municipalities in Prince George's County, Dan has been the Clerk/Treasurer of the Town of Colmar Manor since January 1990, the Treasurer of the City of District Heights since February 1992 and the Town of University Park since March 1994.



At the Town of Colmar Manor, Dan is responsible for all accounting, finance and payroll functions for the Town. He also serves as Colmar Manor's Town Administrator. Additionally, at the other two municipalities, the City of District Heights and the Town of University Park, Dan manages all financing, accounting and human resource functions. He serves as the point of contact between LGIT and the Health Pool members for all health-related claim and benefit issues. Dan also

prepares the yearly budget and all grant writing requests.

When Dan was asked, "What is it like to manage three municipalities, and how do you keep everything in order?" he responded by saying, "The use of automated systems and the development of procedure manuals have allowed me to juggle the responsibilities of managing three municipalities." Dan also believes that working for three municipalities is like working for one large municipality because it makes it easier to communicate and share beneficial information among those local governments.

Born and raised in Prince George's County, Dan attended the University of Maryland, where he received his B.S. Degree in Accounting in 1985. Dan is also a Certified Public Accountant and has been practicing since 1988.

When Dan is not "juggling the responsibilities" of three municipalities, he enjoys boating, water sports, and spending time with his family. In his spare time, Dan enthusiastically coaches his daughter's co-ed soccer team for children ages 5-6. Dan resides in Prince George's County with his wife of 16 years, their 13-year-old son, and 5-year-old daughter.



*Lisa Hazelton
Account Representative
Health Benefits Services*



LGIT Congratulates

...Charles County for holding a Roadeo in which 63 County drivers competed in separate vehicle classes, including pick-ups, vans, skid loaders, stake-bodies with trailers, six and ten wheel dump trucks, and heavy equipment. Prizes for each class included cash, plaques, and jackets.

Ready, Set, Plow



As we write this article, we have already received our first substantial snow of the season. Last winter's blizzard caused 144 snow-plow related claims, involving damage to property and parked vehicles. Unfortunately, those claims were difficult to investigate and determine liability because our members were unable to verify, (1) the identity of the plow driver that may have plowed the occurrence location, or (2) the dates and times when streets may have been plowed. This year you can assist us by having each plow driver record the following information on a **PLOW LOG**:

- Date of snow removal
- Vehicle driver's name
- VIN number of vehicle
- Street name and time of plow start

We know that our snow-plow drivers work long hours under difficult conditions; however, taking these extra steps will allow us to promptly and fairly address citizens' claims.



*Dorie Schwartz
Claims Examiner
Claims Services*

Long-Term Care

Important Benefit Available to LGIT Members

The benefit most requested by employees now is coverage for the costs of Long-Term Care. Because of the aging of America, concerns about long-term care now outweigh the concerns about childcare. Many solutions have been identified for childcare, but long-term care is still largely not addressed. Employers face the problem of reduced productivity, as more and more employees are faced with having to provide care for their aging parents, while juggling work schedules and families.

Long-Term Care protection is now available for LGIT members. The program and its group discounts exist for employees and their family members. LGIT has negotiated a sizable discount for this coverage, as well as guaranteed coverage for most applicants. This is an excellent way to stabilize and offset the rising costs for health care coverage.

We all put a great deal of emphasis on planning for our eventual retirement. All of that planning can be for naught, if steps are not taken to protect that retirement from the cost of providing care for a long-term illness.

We encourage you to get information on this vital benefit offering by calling Sally McClellan or Diana Johnson from the Avon-Dixon Agency, a LGIT-sponsored provider of this benefit.

They can be reached any time at 410-822-0506 or 800-242-8758.



*Mary Balducci
Director
Health Benefits Services*

Preparing for Winter Weather

Liability & Property Issues

As winter approaches, local government officials and their employees should turn their thoughts to keeping the streets and sidewalks clear of snow and ice, alternate side-of-the street parking, and a host of other seasonal issues.

Severe weather can occur in many forms. Rain, sleet, ice, snow, blizzards, or any combination of these is possible. Frequently, a change of only a few degrees in temperature can make the difference between a rainy winter day and a severe winter storm. These storms and their residual effects can disrupt services for local governments. Sometimes storms can occur back to back in rapid succession, providing little time to recover from one storm before the next one strikes.

Therefore, be prepared before the next winter storm strikes.

Winter weather can impact your buildings, fire protection systems, parking lots and walking surfaces. Some specific winter exposures are as follows:

- Building collapse
- Wind damage
- Water damage
- Frozen water mains, including pipes and sprinkler systems, and
- Slippery walking surfaces.

The following is a list of preventive measures that can be taken to help protect local government facilities from the exposures associated with winter weather:

General Preparations

- Establish contingency plans for staffing, fuel, equipment, fire protection, strategic shutdown, continued business, etc.

- Educate employees in how to control winter-related hazards. Implement procedures and assign responsibilities.
- Assure that facility heating systems are in proper working order.
- Establish an emergency plan for use in the event of a winter-related loss.
- Implement an accident investigation program to investigate the source, cause, and result of all property damage or personal injury claims. Don't assume liability. Photographs are a significant benefit to document conditions at the time of the incident/accident.

Sidewalk — Snow and Ice Removal

- Develop written procedures for sidewalk maintenance.
- Determine what will be done (e.g., shovel, ice-melt agents where needed, etc.).
- Determine who is responsible for completing each task.
- Determine where the removed snow and ice will be placed. Keep snow piles arranged in areas that will not obscure critical lines of sight for both pedestrian and vehicular traffic.
- Determine who will check walking surfaces. Maintain adequate lighting in all entranceways. Eyesight can be significantly hampered by "snow blindness" when entering buildings.
- Document the times of the shoveling, visual checks and conditions. Watch for refreezing at the end of the workday when the sun has set.

In determining whether a local government has acted reasonably, some of the circumstances to consider include: location, climatic conditions, amount of accumulation, impracticality of removal, amount and character of traffic on the sidewalk, and the intended use for pedestrians.

Snow Blowers

Before beginning to remove snow, make sure that the area is clear. Some machines are capable of throwing snow distances of 30 feet or more. They can also propel rocks or other objects at great speed. Local governments should take special care to discharge snow away from people, buildings, or vehicles. If an electric snow blower is being used, be aware of the location of the power cord. A running machine should never be left unattended or refueled while it is running or when the engine is hot. There is a risk for burns — the engine and muffler can become extremely hot.

Snow Plowing

The local governments are not immune from liability for injuries resulting from an accident or property damage caused by negligent operation of a snowplow. The exposure to liability may be significantly higher (1) where a person suffers damage as a result of negligent operation of a motor vehicle owned and operated by a local government and (2) where the damage is caused by the operation of the motor vehicle in the course of its business. The objective should be to plow early, before the snow becomes compacted. The local government should implement snow removal policies that establish the order in which streets and other areas are to be cleared. The busiest streets and emergency routes are cleared first and most thoroughly. Top priority is given to schools, hospitals and industries. Side streets are cleared later and may never be cleared to the surface. It is also important to keep fire hydrants clear. Many municipalities have "adopt a fire hydrant" programs in

which residents are asked to take responsibility for clearing snow and ice from the fire hydrants.

In addition to plowing, salt and sand are also used to keep streets drivable. Due to the unfavorable environmental effects of salt, care should be taken to apply salt only under proper conditions and in the correct amounts. In order to protect ground water and waters of the State, the storage of salt to be applied to highways must meet the State's Department of Transportation requirements.

The issues addressed above are just a few winter weather issues that local governments tend to face during the winter months. For additional questions please, contact the Loss Control and Underwriting Department at 1-800-673-8231 or 410-312-0880.



*Ellen Nudd
Underwriter
Loss Control & Underwriting*



LGIT Congratulations

...Harford County for their highway division hosting a Snow Roadeo competition using backhoes, Gradalls, front-end loaders, and an obstacle course. Two finalists traveled to the regional Snow Roadeo event in Chantilly, Virginia and then to Greeley, Colorado for the national championship.

LGIT Grant Program

The LGIT Board of Trustees recently made important changes to the LGIT Grant Program.

First, safety grants for equipment have been eliminated.

Second, training grants will be awarded only if they have a bearing on the member's insurance coverage held with LGIT. Training grants will provide assistance to members of the Trust who wish to assist their employees with obtaining education and training to advance their skills to reduce liability claims and property damage. Training grant recipients will be eligible when attending seminars, workshops, conferences, technical classes or other related training programs. Please visit www.lgit.org for detailed information and an application.

Questions should be directed to me at phancock@lgit.org, 410-312-0880 or 1-800-673-8231.



Patrick Hancock
Training Coordinator
Loss Control & Underwriting

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

A local government/employer desires to promote from within; however, the employer does not have a policy of giving preferential consideration to current employees. Under such circumstances, can the employer hire a current employee after advertising the position to the general public?

Answer

It depends. If the current employee is the most qualified applicant, he or she should be offered the position. If there is a more qualified applicant, the employer should extend an offer to such person. In the event that person declines the position, the employer then may consider hiring the current employee.



(LGIT presents to Calvert County its prestigious Risk Management Recognition Award. Present at the ceremony were: Front row - Dick Furst, LGIT Sr. Loss Control Manager; Donnie Hall, Emergency Management Division Chief; Jon Burrell, LGIT Executive Director; Dan Williams, Utilities Bureau Chief; Gennie Zentgraft, Risk Management/Benefit Specialist. Back row - Commissioners Jerry Clark, Linda L. Kelley, David F. Hale, Wilson H. Parran, and Susan Shaw.)

Roofs

Vulnerable to Collapse

Are flat roofs a feature of your buildings? With winter coming and the possibility of ice and snow, take steps now to prevent roof collapse. Know what to do when and if a roof does collapse.

Certain types of construction are especially susceptible to roof collapses:

- Structures with large spans, such as garages, auditoriums and gymnasiums;
- Roofs that contain heavy equipment, such as heating and air conditioning units;
- Slightly sloped or flat roofs;
- Roofs shaded from direct sunlight or not exposed to wind;
- Roofs that tend to collect drifted snow;
- Roofs without drainage, with poor drainage or poorly maintained drainage systems;
- Structures that previously collapsed.

Be alert to symptoms:

- Previous roof leaks;
- Ripples or bends in metal support, or cracks in wooden members;
- Popping noises signifying broken rivets;
- New "pooling" areas or obvious deformations on the roof.

When the roof collapses:

- Prepare to use emergency bracing;
- Protect or salvage exposed property;
- Find alternate storage locations;
- Develop a system to remove snow and otherwise drain the roof;

- Keep on inspecting all roofs. Often collapses occur in sections and sometimes happen very gradually.
- Remember: life safety is paramount. Don't let anyone enter into or climb onto an unsafe building.

Sources: Maryland Association of Boards of Education; PasBA Insurance Trust



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

Dealing with Isabel

Isabel, like Floyd and Agnes, is now a name imprinted on the minds of Marylanders. After a four-year reprieve since hurricane Floyd struck in September 1999, we again experienced the wrath of Mother Nature.

When Maryland was warned of the impending arrival of Isabel, LGIT's Claims Department implemented a plan of action (CAT PLAN) to address potential catastrophic losses that our members might sustain. Fortunately, during storm emergencies, many of our members have full-time public works departments which are prepared to protect public property and assist with emergencies. At the same time, LGIT was prepared to (1) lend assistance with emergency restoration repairs, (2) promptly assess the loss, and (3) promptly adjust the repair or replacement loss of our members' property. Anticipating power outages and travel difficulties, prior to the storm each claims staff was provided with a "CAT KIT" that included contact information for each member, cell phone numbers for each staff member, contact numbers for emergency restoration companies, and cell phone numbers for LGIT's independent loss appraisers. The CAT

KIT contained loss reports, policy information and office supplies so we could immediately begin to adjust claims, even if LGIT were unable to open. Additionally, each of LGIT's independent property appraisers was contacted and placed on call for emergency assignments.

Prior to the arrival of the storm, the Claims Director sent members an e-mail advising them of an emergency cell phone number for reporting claims. That e-mail also contained the names and phone numbers for 24-hour restoration experts as well as some tips for preparing for the storm. Following the storm, the Claims Director sent an e-mail to all members to advise that President Bush had declared "tropical storm" Isabel a federal disaster and LGIT would coordinate the claims process with the Federal Emergency Management (FEMA) Public Assistance Program.

Although the storm caused a great deal of wind and rain damage, the primary concern has been flood damage, which is excluded from commercially available property insurance, and is usually available only through the National Flood Insurance Program (NFIP). In order to qualify, the property must be located in a community that participates in the NFIP that has adopted and enforces local flood plain management ordinances designed to reduce the risk of future flood losses.

LGIT offers two types of optional flood coverage. Basic coverage covers flood damage to all scheduled properties. Damage to properties that are located in Flood Zone A is subject to a \$500,000 per occurrence deductible. Basic coverage, however, is limited to damage that is covered by the NFIP. It should be noted that the NFIP does not cover damage to piers, docks, decks and wharves. Alternatively, LGIT's Flood Zone A endorsement coverage

applies a \$25,000 per occurrence deductible and is not limited to NFIP coverage.

Following President Bush's disaster declaration for the State of Maryland and all Maryland counties, FEMA arrived in Maryland with limited monies available for grants and loans; however, payouts usually do not meet expectations. Fortunately, assistance to local governments is more generous. Insurance proceeds are primary, that is, are paid before any federal monies are offered but FEMA may contribute to offset a deductible. If property is insurable through any source, but coverage is declined, FEMA may contribute with loans and/or grants up to 75% of the loss. FEMA will deny assistance for any subsequent flood damage to that property.

Approximately 85 members have reported hurricane-related property claims. Independent appraisers have assisted in estimating damages and staff is determining which of the various member locations that suffered losses are located in Flood Zone A.

Please contact your LGIT claims representative with any questions you may have about hurricane-related claims. Hurricane Isabel has reminded us all to re-examine our flood-related coverage.



*Kathy Bauman
Claims Examiner
Claims Services*



LGIT Presents Loss Control Awards to Three Member Entities

Claims Practices Award Worcester County



(From left: DeeDee Rouse, Director of Human Resources; George Bradley, Risk Manager; and John "Sonny" Bloxom, County Commissioner accept, on behalf of Worcester County, LGIT's Award from Claims Services.)

Health Benefits Award Caroline County



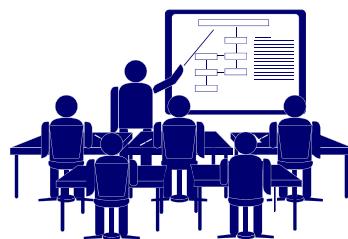
(From left: Patti A. Eigenbrode, Personnel & Benefits Coordinator; Charles C. Cawley, Caroline County Administrator; and Sherry A. Bratton, Account Clerk II accept, on behalf of Caroline County, LGIT's Award from Health Benefits Services.)

Risk Management City of Laurel



(From left: Pat Haag, Deputy Clerk to the Council; Lou Ann Crook, Executive Assistant to the Mayor; Kristie Mills, City Administrator; and Pat Crotts, Office Manager in the City Administrator's Office accept, on behalf of the City, LGIT's Award from Loss Control & Underwriting Services.)

Upcoming LGIT Seminars



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

Property Loss Prevention Sewer Backups and Boiler Perils

1/21/04 Central MD (Silver Spring)
1/27/04 Western MD (Frostburg Library)
1/29/04 Eastern Shore (Easton)

Mold, Mildew, Infestation, Maintenance and Other Health Concerns

1/23/04 Public Employees Safety Association (PESA) Winter Conference (Howard Comm. College, Columbia)

Americans with Disabilities Act (ADA)

Compliance Issues and the Department of Justice's "Project Civic Access" Initiative

2/17/04 Online (10:00 a.m.)

A Legal Perspective on ADA and Employment Issues

2/19/04 Central MD (LGIT Offices, Columbia)
2/24/04 Eastern Shore (Easton)
2/26/04 Western MD (Frostburg Library)

LGIT Renewal Workshops

4/07/04 Western MD (Frostburg Library)
4/15/04 Central MD (LGIT Offices, Columbia)
4/23/04 North Eastern MD (Chesapeake City)
4/28/04 Eastern Shore (Cambridge)

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

Patrick Hancock, ARM
Loss Control Training Coordinator
Loss Control & Underwriting Services



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