

State & Local Government Benefits Association

The premier organization for public sector benefits professionals...



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Waukesha County Wisconsin Develops New Model for Deferred Compensation Plan



Submitted by: Pete Hans, Employee Benefits Administrator

With \$50 million in assets, Waukesha County recently reached the threshold of a mid-sized deferred compensation plan. Unlike our contemporaries in State government, where plan assets routinely exceed \$1 billion, it was felt that barring significant changes in how the industry charges for and delivers its services, we did not yet possess the financial base to unbundle our program services. Instead, we have relied upon our vendors to provide both administrative services and a viable investment line-up.

Waukesha County currently offers two Section 457 Deferred Compensation Plan options: Nationwide Retirement Solutions and ICMA-RC. We identified several program components that warranted additional review. These included the appropriateness of the asset-based fees charged by our plan administrators, which ranged from 40 basis points to 80 basis points. We also questioned the performance of several investment options, which were under the purview of our plan administrators. We believed that we were offering too many investment options, which only served to confuse employees and thus led to paralysis on their part. In addition, we had reservations about the restrictions attached to the fixed account option, where 27% of our employee's assets rest. It was our desire to evolve to a "best-of-class" investment line-up where we would offer one or two options in each major asset class and would have more control over the evaluation and selection of funds. It is estimated that up to 85% of participants either rarely or never reallocate their investments. This new model should provide a significant benefit for these individuals.

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SALGBA 2006 National Conference April 30 - May 3 Louisville, KY

We hope you will join other SALGBA members and benefits professionals for the 2006 National conference. This year's conference is being held in the dynamic city of Louisville on the Ohio River just before the grandest sporting event of all time, the Kentucky Derby. Come experience the hustle and bustle of pre-Derby Louisville.

The conference is being held at the brand new Marriott Louisville Downtown and is within walking distance to many historical attractions such as the Muhammad Ali Museum, the Louisville Slugger Museum and the Kentucky Museum of Art and Craft not to mention one of the biggest entertainment districts in the country, Fourth Street Live! Yes all of this and in walking distance!

Not only are attendees in a great location but the educational and networking opportunities are in abundance this year. There are over 30 sessions to choose from, including benefits sessions to retirement sessions. We have something for everyone. Entity representatives from several states will be presenting and sharing their personal experiences on several issues.

Networking begins on Sunday with the Annual Golf Tournament being sponsored by Medco and the Annual Sunday Tour being sponsored by Fringe Benefits Management Company. Detailed information and registration forms are included on page 6. Networking continues with the Opening Night Reception on Sunday in the Exhibit Hall with over 45 exhibits covering every aspect of a benefits administrator's needs. Our final gathering is the Tuesday Night Gala being held at the Frazier Historical Arms Museum. The Frazier is a world-class museum that walks visitors through 1,000 years of history with artifacts that once belonged to noted politicians, celebrities, frontiersmen and soldiers. The Gala is sponsored by ActiveHealth Management.

The most notable part of the 2006 National Conference is that many of our Past Presidents will be joining us. We could not be more excited to have our former leaders return to share their wisdom and experiences at the Closing Roundtable Session.

The President's Letter...

I can almost hear the thunder of horses' hoofs and the taste of mint juleps at the Kentucky Derby in Louisville.....woops, that's a few days after the conference! Excuse me, our SALGBA 2006 national conference is almost here. This year's theme, *Catch the Winning Spirit*, promises to enlighten, captivate and yes, entertain all who attend.

Effective ideas and aggressive leadership create success. We have several sessions that will distribute information on how some of our leaders accomplished goals and overcame obstacles in creating programs that have proven successful in their organizations. We will have the opportunity to travel to Delaware for additional benefits, Virginia for a healthy lifestyle, Texas for Wellness Case Study and Oklahoma to become a Sooner for PDPs. These groups have developed innovative systems and we look forward to hearing from them. The SALGBA 2006 conference in the Commonwealth of Kentucky may well be the largest SALGBA conference ever. Trust me; this is difficult for a Texan to say!

With both Associate and Jurisdictional membership increasing, SALGBA is growing. This growth is attributable to a number of factors. At a time when most other national benefit organizations are increasing in conference registration and lodging costs, SALGBA continues its tradition of providing high quality educational venues with outstanding membership, registration and lodging values. It is what you would expect from an organization which is rooted, organized and exclusively supportive of public organizations.

Your SALGBA Board of Directors has worked hard this year to make your experience with this organization a rewarding one. This brings me to one last thought. SALGBA is only as good as the individual and collective support we give it. Now is the time to get more involved and share your talent with this deserving organization. It will be enriching, fulfilling and fun! If you haven't already done so, please consider volunteering your time to serve on the Board of Directors or one of our many standing committees. Trust me, it will be time well spent.

See you in Louisville!

Best Regards,

Dan Stewart
SALGBA President



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SALGBA 2006

Race your way to



Louisville, Kentucky

for the:

State and Local Government Benefits Association
Annual Conference

April 30 – May 3, 2006

Kentucky Derby is May 6, 2006

Louisville Marriott Downtown

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Jefferson St. at Third Street
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SALGBA Room Rates

\$85.00 plus tax rate of 15.01%
Single or Double

Phone: 502-627-5045

MARK YOUR CALENDARS

for the:

2007 SALGBA Annual Conference

April 1 – April 4, 2007

in

NEW ORLEANS



SALGBA National Conference Agenda
Louisville Marriott Downtown, Louisville, KY
April 30 - May 3, 2006



The premier organization for public sector employee benefits professionals...

Saturday, April 29, 2006

3:00 pm - 6:00 pm	Registration Open
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Sunday, April 30, 2006

6:45 am - 2:00 pm	Golf Tournament at Nevel Meade Golf Course (buses depart Marriott at 6:45am; tournament begins at 8:00 am)
9:00 am - 4:00 pm	<i>Sunday Tour to Lexington Thoroughbred Farm and Woodford Reserve Distillery</i>
12:00 on - 6:00 pm	Registration Open
5:00 pm - 5:45 pm	<i>Board Reception (by invitation only)</i>
6:00 pm - 8:00 pm	Opening Night Networking Reception in Exhibit Hall with SALGBA Past Presidents

Monday, May 1, 2006

7:30 am - 4:00 pm	Registration Open			
7:30 am - 8:15 am	Continental Breakfast			
8:30 am - 10:00 am	Keynote - Opening Session: "It's About Lifestyle" Dr. Paul Handel, Texas Blue Cross and Blue Shield			
10:00 am - 10:30 am	Break in Exhibit Hall			
10:30 am - 12:00 pm	Roundtable "Small Employer" Moderator: <u>Linda Spacek</u> , City of San Marcos, TX	Roundtable "Large Employer" Moderator: <u>Len Leto</u> , State of New Jersey	Roundtable "Retirement" Moderator: <u>Debbie Juul</u> , Ventura Co. Employees' Retirement Association; <u>JoAnn Looten</u> , MOSERS	Roundtable "Educational Entities" Moderator: <u>Nicki Pfleider</u> , Jefferson County Public Schools, KY
12:15 pm - 1:15 pm	<i>Lunch with Carl Hurley, Nationally Recognized Humorist and Motivational Speaker</i>			
1:30 pm - 2:30 pm	"Regulatory Update" <u>Trish Neely</u> , Fringe Benefits Management Company (FBMC)	"Developing Effective Wellness Programming" <u>Grant Piotti</u> , UnitedHealthcare	"Re-Hiring Retirees" <u>David Slishinsky</u> , Buck Consultants	"OK- Sooner Than Most to Become an Employer PDP" <u>Kelly Wilson</u> , OK State & Education Employees Group Insurance Board; <u>Jeff Scott</u> , Medco; <u>Tim Nimmer</u> , Aon Consulting
2:30 pm - 3:00 pm	Break in Exhibit Hall			
3:00 pm - 4:30 pm	"To Incent or Not to Incent: Including P4P Aligning Reimbursement with Quality Outcomes" <u>Robin Foust</u> , Zoe Consulting	"Wellness Programs that Work - A Case Study" <u>Rick French</u> , City of Garland, Texas; <u>Marcia B. Upson</u> , Naturally Slim; <u>Wally Gomaa</u> , Holmes Murphy & Assoc.	"Governmental Retirement Plans: The Good, the Bad, and the Ugly" <u>Al DiCristofaro</u> , The Retirement Store, Inc.	"Value Based Purchasing: Measuring the ROI on Your Behavioral Health Benefit" <u>Ed Jones</u> , PacifiCare Behavioral Health

Tuesday, May 2, 2006

7:30 am - 4:00 pm	Registration Open
7:30 am - 8:00 am	Continental Breakfast

8:00 am - 9:30 am	Tuesday Keynote Session: Rob Epstein, Medco “21st Century HealthCare: How to Manage the Pace of Innovation”			
9:45 am - 10:45 am	“Integrating Data Warehousing into Group Health Plan Management” <u>Tom Weatherup</u> , Thomson Medstat; <u>Dick Chapman</u> , State of Tennessee; <u>Ron Meyer</u> , Missouri Consolidated Health Care Plan; <u>Eric Poston</u> , Commonwealth of Kentucky	“Yes, VA There is a Healthier Lifestyle: The Governor’s Healthy Virginians Initiative” <u>Mary Habel</u> , Commonwealth of Virginia; <u>Bridgit Mitchell</u> , Continental Health Promotions; <u>Gregg Lehman</u> , Gordian Health Solutions	“Legislative/Regulatory Update for Governmental Retirement Plans” <u>Marilyn R. Collister</u> , Great-West Retirement Services	“Creating Long Term Care as a True Group Benefit” <u>Jonathon Shreve</u> , Milliman
10:45 am - 11:15 am	Break in Exhibit Hall			
11:15 am - 12:15 pm	“Affordable Employee Benefits - Somewhere Over the Rainbow” <u>Lurline Craig-Burke</u> , Aon Consulting, Inc.	“Taking Advantage of the Generic Opportunity” <u>Emily Cox</u> , Express Scripts	“Retiree Health Benefits - A Growing Concern” <u>Kathleen Jenks Harm</u> , ICMA-RA	“Intervening in Chronic Illness to Boost Productive Time” <u>Julie Slezak</u> , Caremark
12:30 pm - 1:45 pm	Awards Luncheon (CGBA & Lifetime Achievement Award)			
2:00 pm - 3:00 pm	“HRA-FSA Interaction—A Discussion” <u>John Riddick</u> , ASI	“The Push for Transparency in Pharmacy Benefits” <u>Carol Bailey</u> , Pharmaceutical Strategies Group; <u>Don Houchin</u> , Catalyst Rx; <u>Tracey Shobert</u> , Aetna Pharmacy Management	“Retiree Medical & Prescription Drug Coverage Under the Medicare Modernization Act of 2003 - An Update on the Options Available & Lessons Learned” <u>John Bertko</u> , Humana; <u>Bob Walt</u> , Humana	“Tobacco 101: Costs, Solutions and Savings - Tackling the #1 Health Problem” <u>Michael W. Wood</u> , Free & Clear, Inc.
3:00 pm - 3:45 pm	Break in Exhibit Hall - Door Prize Drawing (must be present to win)			
4:00 pm - 5:00 pm	“Definity Health—Creating Value Conscious Health Care Consumers” <u>Carlos Hernandez</u> , United Healthcare	“Reducing the Cost Barrier to Medication Adherence: An Evidence Based Drug Benefit” <u>Lonny Reisman</u> , Active Health Management; <u>Jill Berger</u> , Marriott International; <u>Michael Chernew</u> , Professor, University of Michigan	“What’s New in Defined Benefit Retirement” <u>Rick Johnson</u> , The Segal Company	“Supplemental Benefits” <u>Debbie McCall</u> , State of Delaware
6:15 pm - 10:30 pm	Tuesday Night Gala at Frazier Arms Museum (Buses depart Marriott at 6:15pm and begin return trips at 8:30pm until 11:00pm)			

Wednesday, May 3, 2006

8:30 am - 9:30 am	Jurisdictional Members Business Meeting/Breakfast			
9:45 am - 10:45 am	“Consumer - centric Solutions for Employers - Actuarial Analysis & Lessons Learned” <u>Mark Morse</u> , Humana; <u>Penny Hahn</u> , Humana	“Mercer National Survey of Employer Sponsored Health Plans--State and Local Government Profile” <u>Blaine Bos</u> , Mercer Resource Consulting, Inc.	“Effective Strategies for Communicating Retirement Benefits to Members” <u>Elaine Jones</u> , VA Retirement System; <u>Joseph Chang</u> , Minnesota Life Group Insurance	“The Future of Integrated Benefits - Disability as a Key Component” <u>Eric M. Reisenwitz</u> , Aetna
11:00 am - 12:00 pm	SALGBA Roundtable Session—“Past to Present Panel” featuring SALGBA Past Presidents			
Adjournment	Adjournment - See you next year in New Orleans (April 1 - April 4, 2007)			

Sunday Golf Tournament



The 2006 SALGBA Annual Amateur Golf Tournament will be held at Nevel Meade Golf Course. The cost is \$50 for Jurisdictional Members, \$75 for Associate Members, and \$100 for guests/non-conference attendees. This fee includes round-trip transportation from the hotel, green fees, range balls, cart, light continental breakfast, lunch, and drink tickets. Proper golf attire is required which includes collared shirts, Bermuda length shorts or slacks, and soft spikes. Golf club rental is available by contacting Nevel Meade Golf Course at 502-228-2091. To register for the golf tournament please complete the optional event registration form included with the conference registration or the form below.

Sunday Bluegrass Tour



The tour will begin with a private tour of an elite Thoroughbred farm, including a presentation on the social, political, and economic impact of the thoroughbred industry. The tour will continue through the central region of the Bluegrass State to historic Midway, KY, where you will enjoy lunch (included in registration fee) and time to browse this quaint community. Then you're off to Woodford Reserve Distillery, a National Historic Landmark, known for producing high quality bourbon. It is one of the oldest working bourbon distilleries in the world. The tour starts at 9:00am and will end at approximately 4:00pm. To register for this event please complete the optional event section of the conference registration form or the registration form below.

Tuesday Night Gala Event



The 2006 Gala Event will be held at the prestigious Frazier Arms Museum. The museum takes visitors on an unforgettable journey through 1000 years of history and houses two world class collections, Britian's Royal Armouries and The Frazier Collection. The event includes a reception on the Rooftop Garden overlooking downtown Louisville and the Ohio river, a spectacular dinner, dancing, and tour of the museum. This is an event you do not want to miss!

2006 Optional Event / Guest Registration Form

Name _____
Entity Represented _____
Phone _____ Fax _____ Email _____

YES, register my Guest for the Tuesday Night Gala..... Sponsored By: ActiveHealth Management
_____ \$ 75.00 Per Spouse or Guest
(includes Sunday night reception)



YES, register me to play in Golf Tournament..... Sponsored By: Medco Health
_____ \$ 50.00 Jurisdictional Member Handicap _____
_____ \$ 75.00 Associate Member Handicap _____
_____ \$100.00 Guest Handicap _____



YES, register me for the Sunday Tour..... Sponsored By: Fringe Benefits Management Co.
_____ \$ 35.00 Sunday Bluegrass Tour
(includes tour of Thoroughbred farm, lunch in historic Midway, and tour of Woodford Reserve Distillery)
(LIMITED TO 40 PARTICIPANTS)



Please note that the golf tournament is rain or shine. Payment for events must be received in full no later than March 15, 2006 in order to guarantee participation. To register, complete the optional event section of the conference registration form or this form and return to SALGBA National Office with payment. Make checks payable to: SALGBA and mail to SALGBA, 113 McCreary Hall, EKU, 521 Lancaster Ave., Richmond, KY 40475-3102 or register online to pay via credit card.

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Continued from Page 1...

Waukesha County, Wisconsin Develops New Model for Deferred Compensation Plan

We had conducted an RFP back in 1996 and were dissatisfied with the unresponsiveness from a number of the vendors, especially as it related to revenue sharing arrangements between the plan administrators and the mutual fund companies. As a starting point, we felt that our best opportunity for creating positive program changes was to challenge our two current vendors (both known commodities) to improve their product offering. Both vendors were asked to propose their single best investment option under each of twenty-two major asset classes (e.g. small, medium and large cap) and investment styles (e.g. growth, blend, value). They were also asked to provide us with their best-cost proposal with the understanding that Waukesha County may eliminate one plan and go forward with a single vendor.

An Evaluation Committee was established to oversee the entire process and to make formal findings and recommendations to the County. We contracted with an industry expert, Michael C. Stewart, of Dana Investment Advisors, to help the Evaluation Committee identify the data points necessary to garner full disclosure from both vendors. Mr. Stewart also provided technical advice throughout the entire evaluation process. We formed an Employee Advisory Committee made up of various union and non-represented employees, as well as elected officials, to identify employee needs that were being unmet and to facilitate the flow of information as it became available. Our communications strategy focused on employee feedback through the use of an employee opinion survey, as well as the holding of numerous group meetings and written communications.

As a result of our efforts, both vendors have agreed to eliminate all asset based administration fees and have offered to share a portion of the revenue they receive from their mutual fund alliances if they are selected as the sole administrator. Both have proposed substantially better fund line-ups, although there is still room for improvement. Our Evaluation Committee selected ICMA-RC as offering the best proposal. The Committee has recommended that ICMA-RC be selected as our sole plan administrator.

Waukesha County employees will be the recipients of many significant benefit improvements as a result of this process. These include:

- **Improved negotiating power** – allowing employees to freely move their funds between two vendors discouraged each vendor from committing to a more attractive fee schedule due to the uncertainty of the amount of assets that could be retained in any measured period of time. Moving to one vendor allows for much more accurate revenue and expense projections for that vendor which translates into being able to receive firm contractual commitments for future cost savings for our employees. Much was learned about the strengths and weaknesses of our program. Armed with this knowledge and our improved plan, it is felt that we will be bargaining from a position of strength in any future RFP process.
- **Lower plan costs** – eliminating all asset-based administration fees, as well as an overall decrease in the average fund expense ratios
- **Provide revenue sharing capabilities** – used for plan purposes, such as expanded employee educational opportunities, improved on-line tools and software, increased “face-time” with qualified professionals, and the implementation of a comprehensive investment performance monitoring program
- **Elimination of the fixed account option restrictions** – allowing for daily rebalancing opportunities without restrictions, and the removal of the market value adjustment provision and withdrawal limitations
- **Evolve to a “best-of-class” investment line-up** – improving investment performance, offering expert management, and securing reasonable fees
- **Develop our own Investment Policy Statement** – creating an employee-based investment committee, retaining control over the selection, monitoring, and replacement of all investment choices, designing a custom tailored investment line-up particularly suited for our employee demographics and any future changes in their needs
- **Provide increased educational opportunities** – expanding one-on-one education consultations with a Certified Financial Planner, improving access to online support services such as MorningStar On-line advice

Although it was felt that our circumstances did not yet warrant seeking an entirely “unbundled” solution, we are very pleased in being able to take the next step in lowering costs and improving on investment options by taking advantage of the strong alliances that ICMA-RC has formed with a number of highly regarded mutual fund companies. Our objective going forward is to create our own Investment Policy Statement, set up an Employee Investment Committee, and to continually improve upon our employee educational efforts.

Submitted by: **Pete Hans, Employee Benefits Administrator**
Waukesha County, Wisconsin

NCQA--Accreditation and What It Means for State Agencies

Submitted by: Alix Love, Public Policy Analyst, NCQA

For several years, NCQA has maintained as a business goal to expand the number of states that recognize or “deem” NCQA standards in their oversight of commercial and Medicaid plans. Through deeming, a state determines that an accreditation organization’s standards are equivalent to all or some of the state’s regulatory requirements, thereby allowing a plan accredited or certified by an approved organization to receive “credit” for the deemed areas.

To date, we have been very successful in gaining public recognition of NCQA products at both the federal and state levels. Currently, 32 states recognize NCQA MCO accreditation in whole or part for their commercial market (26 states) or their Medicaid managed care program (14 states). The federal government has also embraced the deeming concept for Medicare managed care plans. The Centers for Medicare & Medicaid Services (CMS) has approved NCQA for deeming of both Medicare Advantage HMOs and PPOs.

NCQA would like to learn how our managed care accreditation programs can be of value to state agencies that regulate health benefits for state employees. NCQA works closely with state regulators as they determine how to use accreditation to reduce duplicative review of plan activities (e.g. Washington’s Public Employees Benefits Board uses NCQA survey results in their oversight of plans). We are interested in what your state employee agency may be doing in the area of oversight and quality of managed care organizations. If you could take a moment to answer the following questions, it would be appreciated:

- Does your agency contract with managed care plans to provide benefits to state employees? If so, is your agency directly responsible for quality oversight of managed care plans?
- Do you use the information obtained from NCQA plan accreditation or a similar organization (URAC or other, etc.) in quality oversight? Is accreditation required?

Please reply to Alix Love at love@ncqa.org. Please feel free to contact me via email or via phone at 202-955-1720 if you would like to discuss this in more detail. Again, your responses are greatly appreciated. We are anxious to learn more about what is going on in this area.

The SALGBA May 2006 Newsletter

will feature the...

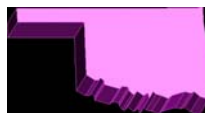
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Louisiana



Texas



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Arizona



New Mexico



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Nevada



State and Local Government Benefits Association

...the premier organization for public sector benefits professionals

Membership Application

Membership Descriptions

Jurisdictional Member

A public sector entity actively engaged in administering an employee benefits program. Jurisdictional members may vote at the annual business meetings and are eligible to serve on the Board of Directors. The Secondary Member is a reduced fee for additional members from the same entity however there must be a Primary Member from the entity on file or applying. **Membership Type:** Primary Entity Member \$195 Secondary Entity Member \$50

Entity: Local Government School/University State Entity Other: _____

Associate Member

A consultant organization, insurance company or other professional group that is a seller of employee benefits services, not a purchaser. Associate Members do not vote or serve on the Board, except in the nonvoting capacity of Associate Member Advisor. They are encouraged to serve on committees. The Secondary Member is a reduced fee for additional members from the same entity however there must be a Primary Member from the entity on file or applying. **Membership Type:** Primary Associate Member \$300 Secondary Associate Member \$150

Company Type: Consultant Dental/Vision Health Insurance Pharmaceutical Company
 Software Management Other (Please explain) _____

Organization _____

Name _____ Email _____

Position/Title _____

Address _____

City, State, Zip _____ Telephone _____

Fax _____ Website _____

How did you hear about SALGBA? _____

Referral Source: Website SALGBA member Other _____

What do you most hope to gain from your membership? _____

Signature _____ Date _____

Payment Information

The annual membership fee is due with this application. Payment may be made by check and payable to SALGBA, or by credit card. In order to pay by credit card please contact the SALGBA Administrative Office.

Please submit completed application with payment to:

SALGBA
Institute of Government
113 McCreary Hall, ECU
521 Lancaster Avenue
Richmond, KY 40475-3102

Phone: 859-622-2535; Fax: 859-622-4378
salgba@salgba.com

NON-PROFIT EDUCATIONAL ORGANIZATION
TAX IDENTIFICATION NO. 57-0752871

www.salgba.com

Have you been to the Members' Only Section of your SALGBA website lately? If not, you are in for a treat. The site has been updated to include association software that allows members to search the most current membership list as well as update their membership information. The Members' Only Section also includes a page of RFP's that members can access for use in putting together their own RFP. We are very excited about our new site.

In order to acquaint members with the new site we will have our programmer at the upcoming 2006 National Conference to go over the sites new and improved features. If you have questions regarding the site you can also contact Tina Scott at the SALGBA National Office for assistance.

We truly hope you will enjoy the sites improvements!

Association Updates...

* Board Nomination forms are now being accepted. If interested in being a part of a distinguished group of volunteers please complete the nomination form included with this mailing. If you are not interested at this time but know someone who is please forward the nomination form to them with your words of encouragement. Forms are due March 10, 2006.

*Membership fees are now due. You may send payment via check to the SALGBA National Office or renew online at www.salgba.com. Once payment is received and processed you will receive a membership certificate.

*SALGBA encourages members to get involved with the association. Opportunities are always available such as committee participation and newsletter articles. If you want to get involved but are not sure where or how contact the SALGBA National Office for assistance.

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