



Risk Management Solutions

A QUARTERLY NEWSLETTER OF THE ALABAMA MUNICIPAL INSURANCE CORPORATION
AND THE MUNICIPAL WORKERS COMPENSATION FUND, INC.

SPRING 2009

AMIC Celebrates 20 Years: 1989-2009

The Alabama Municipal Insurance Corporation (AMIC) is celebrating its 20-year anniversary as a mutual insurance provider to Alabama's municipalities.

"You have to be passionate about this business to succeed," said Steve Wells, AMIC president. "You also have to keep a constant watch on the market. AMIC wouldn't be available – let alone successful – if it weren't for the foresight of the Alabama League of Municipalities."

During the hard insurance market of the 1980s, the League's executive committee had the forward vision to create AMIC, an organization that would bring affordable and reliable insurance coverage to Alabama's municipalities. Twenty years ago in Alabama, if a municipality could find insurance it paid exorbitant rates for coverage. Now, two decades later, AMIC continues to provide excellent coverage and affordable rates to its municipal clientele. Even following several subsequent and destructive hurricane seasons when coverage, particularly along Alabama's Gulf Coast, was hard to find (or nonexistent), AMIC did not waver and continues to serve coastal municipal members.

Incorporated March 29, 1989, AMIC is a not-for-profit mutual insurance company organized under the laws of the state of Alabama and owned by its participating Alabama member municipalities. AMIC began issuing coverage on September 28, 1989 and continues to write all lines of automobile insurance, commercial general liability, police professional liability, public officials errors and omissions coverage, bonds, property, inland marine and so forth. AMIC is the only company writing municipal business in Alabama that offers first dollar defense coverage as well as co-volunteer

liability. AMIC also provides 24-hour, 7-day-a-week, 1-866 convenience for member claims.

Coverage is available to municipalities as well as other incorporated municipal entities such as utility boards, industrial development boards and housing authorities. "Any instrument of a municipality we can pretty well provide coverage for," Wells said.

AMIC includes co-volunteer liability for fire and police volunteers protecting their personal liability and is one of the few insurers to cover multi-jurisdictional law enforcement activities, such as federally funded drug task forces. A member of the Insurance Guaranty Fund, AMIC is rated A- (Excellent) by the A.M. Best Company, the leading insurance company rating service in the world. Visit www.amicentral.org for additional information. ■



2008 Risk Management Awards

Instituting risk management and loss control activities by the members of the Municipal Workers Compensation Fund (MWCF) and the Alabama Municipal Insurance Corporation (AMIC) are considered to be proactive steps that benefit not only the member's loss ratio but the overall success of the MWCF and AMIC insurance programs. Not only are employee, property and liability losses minimized, but – most importantly employees and citizens reap the rewards of a safer workplace and community.

In recognition of the efforts and successes of our members, the Board of Directors of the MWCF and AMIC approved the establishment of a Risk Management Award during 2002. It was determined that an award program would be developed based on the loss ratios for the member's prior year. For those members of

both the MWCF and AMIC programs, the loss ratios would be combined and divided by two to reflect the overall loss ratio.

Four levels of awards are being presented to acknowledge the efforts and accomplishments of those members in the areas of Risk Management for the year 2008. Members are eligible to receive the Presidents Award once every five years and the Gold, Silver and Bronze annually.

- **ALM President's Award; Top 5% for 5 years**
- **Gold Award; Loss Ratio below 5%**
- **Silver Award; Loss Ratio of 5% to 20%**
- **Bronze Award; Loss Ratio of 20% to 40%**

Awards were mailed to the recipients along with a press release. Recipients of these awards are being acknowledged in this issue of the *Risk Management Solutions* newsletter and at the League Convention in May. ■

EPA Fueling Station Regulations

Richard Buttenshaw, ARM-P, CIC, Loss Control Representative

In the aftermath of the recent hurricanes, many municipalities have implemented a detailed emergency plan that includes provisions for fueling their emergency vehicles in times of crisis when local gas station operations may not be available. For some, this has taken the form of installing above-ground fuel tanks at their public works facility for emergencies and/or day-to-day use. And while above-ground tanks can certainly provide the municipality a means to be self-sufficient during a crisis, there are extra responsibilities that come with storing large amounts of gasoline and/or petroleum products. Several Federal requirements regarding the use of such tanks apply.

Discharges of chemicals, petroleum or non-petroleum oils, from storage tanks can contaminate source water and any product spilled, leaked or lost from storage tanks may accumulate in soils or be carried away in storm runoff. Even a small spill can have a serious impact. A spill of only one gallon of oil can contaminate a million gallons of water. Causes for storage tank releases include holes from corrosion, failure of piping systems and spills and overfills, as well as equipment failure and human operational error. Consequently the Environmental Protection Agency (EPA) has introduced *The Spill Prevention Control and Countermeasures (SPCC)* regulations that require owners or operators of certain above ground oil storage facilities to prepare and comply with written, site-specific spill prevention plans.

The Federal AST (Above-ground Storage Tanks) Requirements are under 40 CFR Part 112 and apply to:

- Single above-ground tanks with an oil storage capacity of more than 660 gallons.
- Facilities with a total above ground oil storage capacity of more than 1,320 gallons.



- Facilities with a combined underground oil storage capacity greater than 42,000 gallons.

Please note that State AST regulations may be more stringent or differ in other ways from the Federal requirements. You must check with local regulatory authorities to make sure which ASTs are subject to what requirements. Taking necessary precautions – even when not required by regulations – is a good loss control measure for all storage facilities.

When touring such facilities through loss control visits, the League's Loss Control Reps are discovering numerous installations that fail to comply with one of the most important regulations: **containment**. All ASTs should have a **secondary containment** area that contains spills and allows leaks to be more easily detected. The containment area surrounding the tank should hold 110 percent of the contents of the largest tank plus freeboard for precipitation. In addition, the secondary AST containment areas must be impermeable to the materials being stored. Methods include walls, berms, dikes, liners, vaults and double-walled tanks. A manually controlled sump pump should be used to collect rain water that may accumulate in the secondary containment area and any discharge should be inspected for petroleum and/or chemicals prior to being dispensed. Furthermore, ASTs should be *routinely* monitored and inspected to ensure they are not leaking. Areas to inspect include tank foundations, connections, coatings, tank walls and piping systems.

Many incorrectly assume these regulations only apply to the large storage tanks associated with large scale oil distribution facilities. However, you need to immediately check the size of the tanks you use to store gasoline. A 660 gallon tank may be a lot smaller than you think! ■

Defining Moment

Inland Marine Insurance

The term Inland Marine has historical roots in insurance policies that dealt with transportation. The earliest inland marine policies were insuring boats and their cargo. As transportation activities changed through history, so has the terminology and associated inland marine insurance coverages. Today, the basis of inland marine insurance coverages is transportation and communications. In addition to goods in transit, it covers a variety of property that can be transported or considered an instrument of transportation or communication. The following is a partial list of items that might be listed on your Inland Marine schedule:

- Contractors equipment such as backhoe, mowers, bush hogs, tractors
- Trailers used to transport equipment
- Communications items such as radios, telephone systems, towers, computers, video and surveillance systems
- Electronic equipment and media
- Message signs

Due to the diversity of items that could be listed on the Inland Marine policies, it is recommended that an inland marine property inventory be conducted on a regular basis. You should verify with your agent that these items are scheduled and properly valued in the event of a loss.

2008 Risk Management Awards

ALM President's Awards (Top 5% for 5 years)

Alexander City
Berry Housing Authority
Birmingham Parking Authority
Birmingham Water
Boaz Gas Board
Camp Hill
Chickasaw Utilities
Chilton County Solid Waste Disposal
Cottonwood
Daleville
Detroit
East Alabama Mental Health & Retardation
East Central Alabama Solid Waste Disposal
Elba
Fort Payne Improvement Authority
Gadsden Airport Authority
Gaylesville
Georgiana Water & Sewer
Good Hope
Greensboro
Hokes Bluff Sewer Board
Jacksonville
Killen
Lineville
Malvern
Monroeville Housing Authority
Munford
Odenville
Orrville
Prichard Water
Ranburne
Scottsboro Electric Power
Scottsboro Housing Authority
Shorter
Spanish Fort
Spirit of Anniston Main Street Program, Inc.
Upper Bear Creek Water, Sewer & FPA
Wetumpka Water & Sewer

Gold Awards (Loss ratio below 5%)

Abbeville Housing Authority
Addison
Akron
Alabama Municipal Election Authority
Alabama-Tombigbee Regional Commission
Aliceville Housing Authority
Allgood
Altoona
Andalusia Housing Authority
Anderson
Anniston Housing Authority
Arab Housing Authority
Arab Sewer Board
Arab Water Works Board
Ardmore
Argo
Ariton
Arley
Ashland Water & Sewer Board
Ashland, Goodwater-Lineville Solid Waste Disposal Authority
Ashville Water & Sewer Board
Athens Housing Authority
Attalla Housing Authority

Autauga/Prattville Library
Baileyton
Banks
Bay Minette Housing Authority
Bear Creek Development Authority
Bear Creek Water Works Board
Beaverton
Benton
Berry
Berry Gas Board
Berry Housing Authority
Birmingham Parking Authority
Birmingham Water
Birmingham-Jefferson Civic Center
Black
Black Warrior Solid Waste Authority
Blountsville Utilities
Boaz Gas Board
Boaz Water & Sewer Board
Boligee
Boston Housing Authority
Brantley
Brent
Brent Housing Authority
Brewton Housing Authority
Brewton Natural Gas
Bridgeport Housing Authority
Bridgeport Utility Board
Brilliant
Brookside
Brundidge Housing Authority
Butler
Calera Housing Authority
Calera Waterworks
Camp Hill
Camp Hill Utilities
Carbon Hill Housing Authority
Carrollton
Cedar Bluff
Central Alabama Regional Planning Commission
Centreville Water Works & Sewer Board
Chatom
Chatom Utility
Cherokee Waterworks & Gas Board
Chickasaw Housing Authority
Chickasaw Utilities
Childersburg Housing Authority
Childersburg Waterworks, Sewer & Gas
Chilton County Solid Waste Disposal
Clanton Housing Authority
Clayhatchee
Clayton Housing Authority
Clayton Water & Sewer
Cleveland
Coaling
Coffeenville
Coffeenville Waterworks
Coker
Colbert County Animal
Colony
Columbiana
Columbiana Housing Authority
Community Life Institute
Coosa Valley Water
Coosada
Cordova
Cordova Housing Authority
Cottonwood
Cottonwood Housing Authority

County Line
Cowarts
Craig Field Airport Authority
Crossville Water Board
Cullman Housing Authority
Cullman-Jefferson Counties Gas District
Dadeville Housing Authority
Daleville
Dauphin Island
Dauphin Island Water
Deatsville
Deatsville VFD, Inc.
Decatur Housing Authority
Decatur Personnel Board
DeKalb-Cherokee Counties Gas District
Demopolis Housing Authority
Detroit
Dodge City
Dora Waterworks & Gas Board
Dothan
Dothan Housing Authority
Double Springs Waterworks Board
Douglas
Dozier
Dutton
East Alabama Regional Planning & Development Commission
East Brewton
East Brewton Waterworks & Sewer
East Central Alabama Gas District
East Central Alabama Solid Waste Disposal
East Geneva Co. Senior Citizens Committee
Eclectic Water & Sewer Board
Elba
Elba Housing Authority
Elba Water & Electric Board
Eldridge
Elmore
Elmore County Economic Dev
Elmore Water Authority
Emelle
Enterprise Housing Authority
Enterprise Rescue
Eufaula Housing Authority
Eufaula Housing Development
Eutaw Housing Authority
Eva
Evergreen Housing Authority
Fairfield Housing Authority
Fairview
Faunsdale
Fayette Gas Board
Fayette Housing Authority
Five Points
Five Star Water District
Flomaton
Floralia Housing Authority
Foley Housing Authority
Forkland
Fort Payne Waterworks Board
Fruithurst Fire Department
Fyffe
Gadsden Airport Authority
Gadsden Emergency Management Agency
Gainesville
Gantt
Garden City
Gaylesville
Geiger

Geneva Water
Georgiana Housing Authority
Georgiana Water & Sewer
Geraldine
Gilbertown
Glen Allen
Glencoe Water & Sewer
Glenwood
Goldville
Good Hope
Goodwater
Goodwater Housing Authority
Goodwater Waterworks & Sewer
Gordo Housing Authority
Gordo Water Board
Gordon
Goshen
Governmental Utility Services (Bessemer)
Greene County Ambulance Service
Greensboro Utility Board
Grove Hill
Guin Housing Authority
Guin Water & Sewer Board
Guntersville Housing Authority
Gurley
H. E. L. P., Inc.
Hackleburg
Hackleburg Housing Authority
Haleyville Housing Authority
Hamilton Housing Authority
Hammondville
Hanceville
Harpersville Water Board
Hartselle
Hartselle Housing Authority
Hayden
Headland Housing Authority
Heath
Heflin Housing Authority
Helena
Helena Utilities
Highland Lake
Hobson City
Hobson City Housing Authority
Hodges
Hokes Bluff Sewer Board
Hokes Bluff Water Board
Holly Pond
Hollywood
Hoover
Hurtsboro
HyTop
Ider
Indian Springs
Jasper Housing Authority
Jemison
Kansas
Kennedy
Killen
Kinsey
Lake-View
Lamar County Gas District
Langston
Lawrence-Colbert Counties Gas Board
Leeds Housing Authority
Leeds Water & Sewer
Lee-Russell Council of Local Governments
Leighton

continued next page

Gold Awards Cont.

Leighton Water Works & Sewer Board
Lexington
Linden Housing Authority
Linden Utilities
Lipscomb
Lisman
Livingston
Loachapoka
Lockhart
Locust Fork
Louisville
Lowndesboro
Luverne
Luverne Housing Authority
Magnolia Springs
Malvern
Maplesville Water Works & Gas Board
Margaret
Marion Housing Authority
Marshall County Gas District
Maytown
McKenzie
Mentone
Millport Housing Authority
Mobile County Emergency Management
Mobile County Personnel Board
Monroeville Housing Authority
Montevallo Water & Sewer
Mooresville
Moulton Housing Authority
Moulton Water & Sewer Board
Mulga Waterworks & Utility Board
Munford
Muscle Shoals Electric Board
Myrtlewood
Napier Field
Natural Bridge
Nauvoo Waterworks
Nectar
Needham
New Brockton
New Brockton Housing Authority
New Hope
New Site
Newbern
Newton Housing Authority
Newton Water & Sewer
North Alabama Gas District
Northwest Alabama Council Of Local Governments
Northwest Alabama Gas District
Notasulga
Oak Hill
Oakman
Odenville
Odenville Utilities
Oneonta Housing Authority
Opelika Housing Authority
Opelika Waterworks Board
Opp Housing Authority
Orange Beach Water & Sewer Board
Orville
Owens Cross Roads
Ozark Dale Co, E-911
Ozark Utilities
Paint Rock
Parrish Housing Authority
Pell City Housing Authority
Phenix City Housing Authority
Phil Campbell
Phil Campbell Housing Authority

Phil Campbell Water & Sewer Board
Pickens County Gas
Pickensville
Piedmont Housing Authority
Pike Road
Pinckard
Pine Apple
Pine Hill
Pinson
Pisgah
Pleasant Groves
Pollard
Powell
Prattville Housing Authority
Prattville Solid Waste Authority
Prattville Waterworks
Prichard Housing Authority
Prichard Water
Ragland Housing Authority
Ragland Water Works & Gas
Rainsville
Ranburne
Red Bay
Red Bay Housing Authority
Red Level
Reform Housing Authority
Reform Water & Sewer Board
Rehobeth
Repton
Roanoke Housing Authority
Robertsdale
Rockford
Rockford Gas Board
Rogersville
Rogersville Waterworks & Sewer
Russellville Electric Board
Russellville Gas Board
Russellville Housing Authority
Russellville Waterworks & Sewer
Rutledge
Saint Florian
Samson Housing Authority
Sand Rock
Sardis City Waterworks Board
Satsuma
Satsuma Waterworks & Sewer Board
Scottsboro Electric Power
Scottsboro Housing Authority
Section
Shorter
Silas
Silverhill
Skyline
Slocomb
Slocomb Housing Authority
Slocomb Water & Sewer
Smiths Station
Somerville
South Central Alabama Development Commission
South Central Alabama Development Commission/ Senior Aides Division
South Central Alabama Regional Housing Authority
South Vinemont
Southside Waterworks Board
Spirit of Anniston Main Street Program, Inc.
Steele Waterworks Board
Stevenson
Stevenson Housing Authority
Storm Water Management Authority
Sulligent Housing Authority

Sumiton Gas Board
Sumiton Housing Authority
Sumiton Water Board
Sweet Water
Sweet Water Water Works
Sylvan Springs
Sylvania
Talladega Springs
Tarrant Housing Authority
Thomaston
Thomaston Water & Gas
Thomasville Waterworks & Sewer
Toxey
Tri Community Water System
Triana Housing Authority
Troy Housing Authority
Trussville Utility Board
Tuscaloosa Housing Authority
Tuscumbia Utilities Department
Tuskegee Housing Authority
Tuskegee Utility Board
Twin
Union
Union Grove Utilities
Union Springs Utility Board
Uniontown Housing Authority
Upper Bear Creek Water, Sewer & FPA
USS Alabama Battleship Commission
Valley Grande
Valley Head
Valley Head Housing Authority
Valley Head Water Works Board
Vance
Vina
Vincent
Vincent Housing Authority
Vredenburgh
Walnut Grove
Warrior
Washington County Library Board
Weaver
Webb
Wedowee
Wedowee Water, Sewer & Gas Board
West Alabama Regional Commission
West Anniston Community Development Corporation
West Blockton
West Jefferson
West Point
Wetumpka Water & Sewer
Wilcox County Gas
Wilsonville
Wilton
Wilton Water and Gas
Winfield Housing Authority
Winston County Industrial Development Authority
Woodland
Woodstock
Woodville

Silver Awards

(Loss ratio of 5% to 20%)

Abbeville Water & Sewer
Alabama League of Municipalities
Albertville Utilities
Alexander City
Alexander City Housing Authority
Aliceville
Aliceville Water & Sewer
Andalusia Utilities
Anniston
Arab
Asbury Water Board
Athens
Atmore
Atmore Utilities
Auburn Water Board
Bear Creek
Beatrice
Birmingham Airport Authority
Birmingham Regional Planning Commission Senior Aide
Birmingham-Jefferson County Transit Authority
Blountsville
Boaz
Brent Utilities
Brighton
Brookwood
Brundidge
Camden
Carbon Hill
Center Point
Centre
Centreville
Clarke-Mobile County Gas District
Clay
Clayton
Clio
Coffee Springs
Collinsville
Columbiana Waterworks
Cordova Water & Gas Board
Daphne
Daphne Utilities
Decatur Municipal Utility Board
Demopolis
Demopolis Water
Dora
East Alabama Mental Health & Retardation
Elberta
Elkmont
Eutaw
Falkville
Fayette Water Works Board
Floral Water and Sewer Board
Florence Housing Authority
Foley
Fort Deposit
Fort Payne
Fort Payne Housing Authority
Fort Payne Improvement Authority
Fultondale
Fultondale Gas Board
Gadsden
Gardendale
Geneva
Georgiana
Glencoe
Gordo
Greensboro

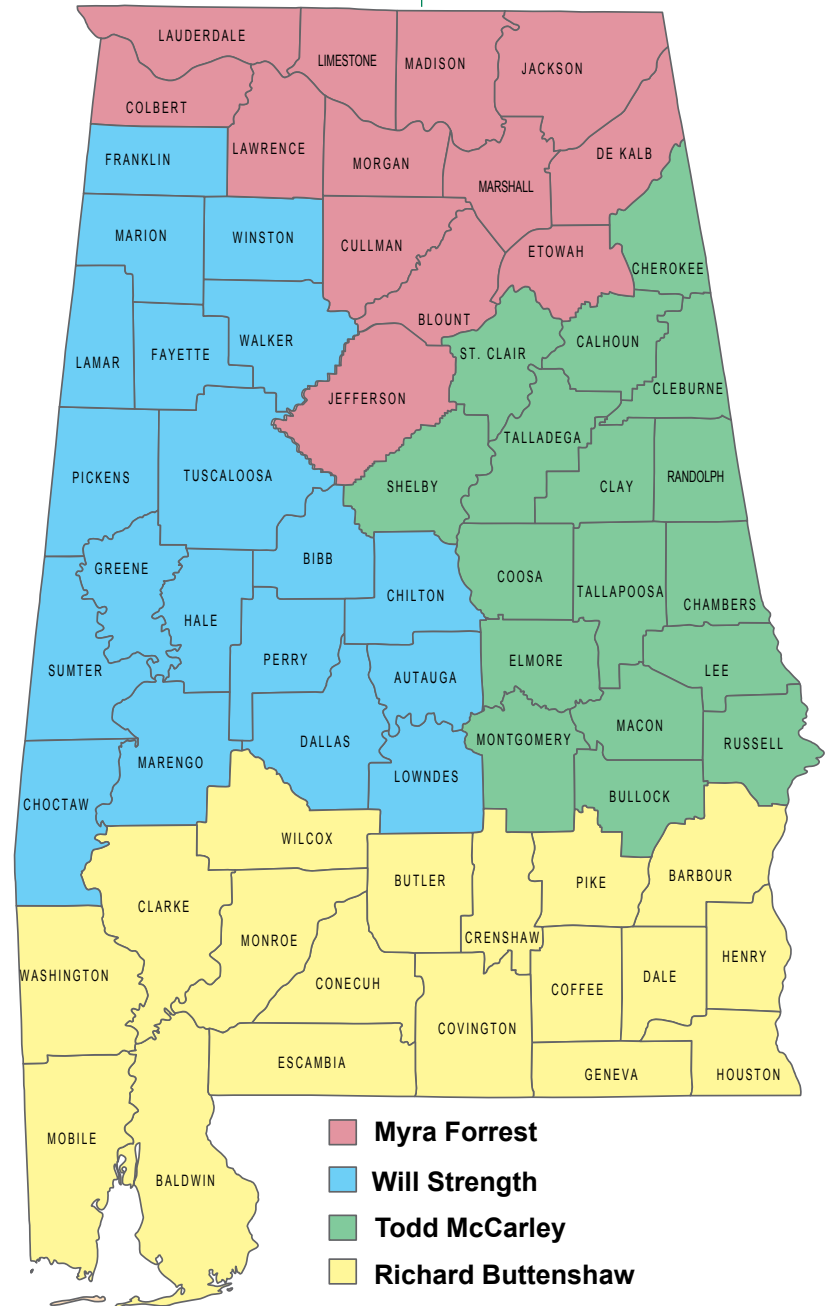
Greenville
 Guin
 Guntersville Electric Board
 Guntersville Water & Sewer Board
 Haleyville Water & Sewer Board
 Harpersville
 Headland
 Heflin
 Heflin Water & Sewer
 Henagar
 Hokes Bluff
 Huntsville Housing Authority
 Huntsville-Madison County Airport
 Jacksonville
 Jacksonville Water Works, Gas/Sewer
 Kinston
 Leeds
 Lincoln
 Linden
 Lineville
 Lineville Water & Sewer
 Littleville
 Loxley
 McIntosh
 Midfield
 Millport
 Mobile Airport Authority
 Monroeville
 Montevallo
 Moulton
 Muscle Shoals Utilities
 North Baldwin Utilities (COMBINED
 WITH Bay Minette Utilities)
 Northport Housing Authority
 Northwest Alabama Council of Local
 Governments - Auto
 Oak Grove
 Oneonta
 Orange Beach
 Parrish Water & Sewer Board
 Pennington
 Pennington Utilities
 Phenix City
 Piedmont
 Prichard
 Rainbow City Utilities Board
 Red Bay Water & Gas
 Reform
 Roanoke
 Samson
 Saraland
 Scottsboro Sewer & Waterworks Board
 Section-Dutton Water
 Selma Water & Sewer
 Sheffield
 Southeast Alabama Gas
 Spanish Fort
 Stevenson Utilities
 Summerdale
 Sylacauga Housing Authority
 Talladega Housing Authority
 Talladega Water & Sewer Board
 Tallassee
 Tarrant Electric Department
 Taylor
 Trafford
 Tuscaloosa Parking & Transit Authority
 Union Springs
 Vernon
 Vernon Water & Sewer Board
 Winfield
 Winfield Waterworks & Sewer

Bronze Awards
 (Loss ratio of 20% to 40%)

Abbeville
 Adamsville
 Alabaster
 Albertville
 Andalusia
 Anniston Water Board
 Ashford
 Ashland
 Attalla
 Auburn
 Autaugaville
 Baker Hill
 Bay Minette
 Bayou La Batre
 Bayou La Batre Water & Sewer
 Bessemer Electric and Water
 Birmingham District Housing Authority
 Butler Utilities
 Castleberry
 Cedar Bluff Utility Board
 Centre Waterworks & Sewer
 Chelsea
 Childersburg
 Citronelle
 Clanton
 Columbia
 Courtland
 Cuba
 Cullman
 Cullman Utilities
 Eufaula
 Excel
 Fairfield
 Fairhope
 Gilbertown Utility
 Gulf Shores
 Gulf Shores Utility Board
 Haleyville
 Hartselle Utilities
 Hillsboro
 Homewood
 Irondale
 Kimberley
 LaFayette
 Lanett
 Lynn
 Marion
 Midway
 Millry
 Moody
 Mountain Brook
 Mulga
 Newton
 Ohatchee
 Oneonta Utilities
 Opelika
 Oxford Water & Sewer Board
 Ozark
 Pelham
 Priceville
 Reece City
 Riverside
 Rockford Waterworks
 Russellville
 Scottsboro
 Selma
 Sheffield Utilities
 Sipsy
 South Alabama Utilities

Southeast Alabama Regional Planning &
 Development Commission
 Steele
 Sumiton
 Sylacauga
 Sylacauga Utilities
 Tallassee Housing Authority

Thorsby
 Troy
 Tuscaloosa
 Valley
 Vestavia Hills
 Wetumpka



Upcoming Loss Control Seminars

Detailed information will be mailed in upcoming weeks; however, mark your calendars for the following:

**June 3 – Priceville • June 4 – Talladega
 June 16 – Livingston • June 17 – Andalusia**

Seminar Topics:

- Bloodborne Pathogens
- Top 10 Property Issues
- Fire Extinguishers: What Are They Really For?
- Loss Control Resources

Previous issues of this publication are posted online at www.amicentral.org or www.alam.org (click on the MWCF link).

2009 SKIDCAR SCHEDULE

Homewood	April 14-24
Cullman	May 12-15
Phenix City	June 2-12
Slocomb	June 23-July 2
NE Law Enforcement Academy	July 7-17
Decatur	Aug. 4-14
Gardendale	Sept. 8-18
Mobile (FULL)	Sept. 29-Oct. 9
Orange Beach	Nov. 3-13
Montgomery	Dec. 1-11

For more information, contact Donna Wagner at 334-262-2566.



Dates/locations subject to change.

Popular Safety DVDs

Right of Way Mowing Safety	5.032
Tractor Safety	5.039
Wheelbarrows	5.045
Responding to Bites & Stings	7.067
Responding to Allergic Reaction	7.068
Responding to Asthma	7.070
Inspecting Playgrounds for Hazards	7.083
Softball & Baseball Field Maintenance & Safety	7.084
Outdoor Safety: Critters & Plants	7.029
Fleas, Ticks & Other Parasites	1.004
Lyme Disease: Danger in the Grass	7.026
Groundskeeping Safety: Bugs & Critters	7.105
Groundskeeping Safety: Be a Pro!	7.106
Protecting Your Feet: Learning Your ABC's	7.108
A Practical Approach to Ladder Safety	7.110
Special Events...Special Liabilities	16.007
Recreational Activity Liability	16.008
Managing the Risks of Volunteers	16.009

Call, FAX or e-mail your Video/DVD request to Rachel Wagner at: 334-262-2566; rachelw@alalm.org; or FAX at 334-263-0200.

EMPLOYMENT PRACTICES LAW HOTLINE

1-800-864-5324

Through a toll-free Employment Practices Law Hotline, members can be in direct contact with an attorney specializing in employment-related issues. When faced with a potential employment situation, the hotline provides a no-cost, 30 minute consultation.



For more information, call:
334-262-2566.



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