

MAKING SMART CHOICES

by Doug Hirschhorn, M.S.



Making smart choices. That's what it all really comes down to. Take a minute to ask yourself, "How do I want to remember my college experience?" This is what I call making decisions with the end in mind. You can have memories of those great times in your fraternity/sorority and the life-long bonds that you build with your friends or you can have memories of that one time – yes one time - you neglected to think before you acted. College is about growing as person but remember, careless decisions (such as the ones below) lead to life-long consequences.

- driving drunk/high, or getting in a car with someone who is
- hazing
- drugs and alcohol
- dangerous/careless pranks
- unprotected sex, unplanned pregnancies, STD's, HIV
- failing out of school



ALL of these, and others, can have unwanted, life-long consequences attached to them. Listen, I know you have heard this before and I realize that I am not telling you something new. I am just trying to help you see some things from a different perspective. There is nothing cool about getting arrested, ending up in the hospital, or going to your friend's funeral. Understand that making poor choices can lead to life-long consequences. Hey, by all means, enjoy college and your fraternity/sorority experience but realize that it has the potential to be either the best or worst time of your life. My message is simple – take responsibility for yourself and think about the consequences before you take action. It is your choice to make so begin with the end in mind and make smart choices.

Doug Hirschhorn, M.S.

Doug, co-author of *The Trading Athlete: Winning the Mental Game of Trading* (John Wiley & Sons, Aug 2001), traded stocks and commodities prior to beginning his doctoral work in sport psychology at West Virginia University. Doug is a frequent speaker at professional conferences presenting topics such as self-responsibility, life skills, and performance excellence. At West Virginia University, Doug teaches the CHAMPS Life Skills classes to all incoming freshman and transfer athletes. He has worked with college students, coaches, business executives, and traders teaching them the skills they need to achieve success. His dynamic presentation style captivates his audiences and motivates them to perform. Doug, while at Colgate University (1994), was president of his fraternity and captain of the baseball team. His experience as a leader on campus, writer, and performance consultant gives him a unique perspective on what it takes to achieve excellence both in college and in life.

A TRUE FRATERNAL EXPERIENCE

by David Wright

The nature of my job involves seeing results of bad decisions by fraternity members and guests that involve some type of loss – sometimes it's resulting from an accident that needs repair or replacing, others involve life-changing serious injury and death.



If I could summarize and draw your attention today regarding several areas – it would be good. If I could say something here that could move you from mere reading to recognizing and reacting in a helpful manner, it would be even better. Over the last six months, two areas have raised their ugly heads again – the first is hazing, the second is underage alcohol use.

Hazing is a throwback to the bygone days when people had to perform calisthenics, incredibly ridiculous, degrading and stupid rituals – to show the intensity of their desire to be accepted into the chapter. Hazing is now nationally outlawed and a felony in many states. National fraternity headquarters, their alliances with other fraternities through universities, FIPG and risk management groups have countered this problem with education both of the students and more importantly – alumni. Identification and prevention of inappropriate behavior not only prevents problems, but keeps the chapter growing on a moral high-ground.

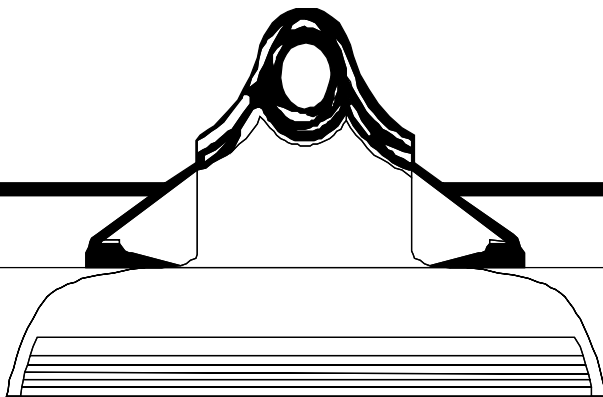
Alcohol is a drug used by people to reduce social anxiety, mask hurts and problems. Its use is currently socially acceptable for those over 21 years old when used in moderation and not operating aircraft, nuclear reactors or automobiles. While it's easy to joke about alcohol, the problems related to its abuse are serious and extend from fighting injuries, sexual assaults, falling from heights, auto accidents, and suicide when combined with other drugs.



Make your effort this week to help young men develop character; achieve academic excellence, form and exercise moral judgments that will strengthen themselves and society. Be a mentor and friend to men who may not have a father or a brother who cares. Change in attitude takes a conscious effort and a group of men who cheer and reward correct behavior. This would be a true fraternal experience.

David Wright is a partner of LMS Risk Management and a brother of ΔΧ, Embury-Riddle chapter.

ANSWER THESE 20 QUESTIONS BEFORE YOU SIGN A RENTAL AGREEMENT!



1. Are smoke alarms installed? Working?
2. How old are the smoke alarms?
3. How often are the smoke alarms checked and batteries changed?
4. Are there at least two ways to exit your living space and your building?
5. Do the upper floors have a fire escape or ladder available for each bedroom? (if there are multiple floors)
6. Are the living unit doors rated for fire?
7. Are fire extinguishers available? Working?
8. Were the fire extinguishers inspected within the last year?
9. Is a sprinkler system installed?
10. Is the electrical wiring adequate?
11. Is the building regularly inspected by the local fire department or college emergency management office for safety?
12. What is the owner's policy and method for correcting safety problems in the building?
13. Has there ever been a fire in this building? If so, identify the cause.
14. Does the residence have a gas or electric stove/oven?
15. Do you know how to use the appliance(s) correctly?
16. Where is the nearest fire hydrant on the street?
17. Who is responsible for keeping it cleared in the winter season?
18. Did the school recommend the unit for student housing?
19. Is the owner a member in good standing in a landlord/tenant association or other housing association?
20. Has the city and/or university received any safety complaints regarding this building?

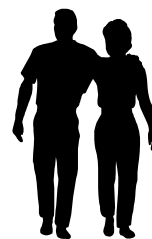


WHAT YOU CAN DO TO PREVENT SEXUAL ABUSE

Reprinted from "The Risk Manager," a publication of the International Fraternity of Phi Gamma Delta

As an individual:

1. Understand that you are responsible for your own actions as an individual and as a member of a group.
2. Understand your own sexuality and be aware of social pressures.
3. Don't assume that previous permission for sexual activity applies to the current situation.
4. Don't assume that just because someone dresses in a "sexy" manner and flirts that she wants to engage in sexual activity.
5. Don't participate in or allow verbal harassment of women. Snide comments, whistles, and stares are all assaults on a woman's sense of well-being, which comes across as intimidation.
6. Take only an equal role in your relationships with women.
7. Reject sexual stereotypes.
8. Avoid excessive use of alcohol or any use of illegal drugs that will impair your judgment and interfere with communication.
9. Don't rape. Sexual intimacy is a free exchange between people. Intimidation, coercion, and force have no place in love-making.



(SEXUAL ABUSE continued on Page 3)

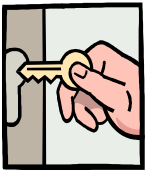
SUMMER BREAK IS APPROACHING

Is your house ready?

Reprinted from "The Sentry" the Risk Management Newsletter of Phi Kappa Psi Fraternity

Soon it will be time to vacate your chapter house for summer. Property losses are at their highest from theft and vandalism due to houses left unattended for long periods of time. Losses can be avoided by following the simple suggestions listed below prior to closing the house:

- Inform university officials and the local police of the dates that you will be closing and reopening the house. Make sure they know the house will be unoccupied and that you would like extra patrols. If there will be students living in or returning early, provide a list of names to appropriate officials. If members are living in during the summer, be sure to appoint someone to be the contact person for the campus and local authorities. Ensure this individual understands that he is responsible for overseeing the facility and the conduct of the members living in the property during the summer.
- Bring any patio furniture, outside appliances or possessions inside to guard against theft. Make sure doors and windows to individual rooms are locked and secure and that chapter valuables are not easily visible through ground floor windows (some chapters move electronics, composites, and other valuables to a central storeroom or attic space that can be locked securely).



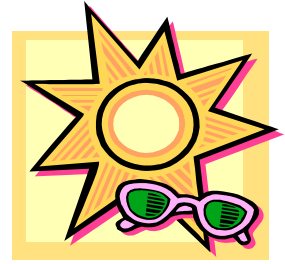
- If the house will be empty for more than a few days, turn the water supply to the main building off at the main valve (note: houses should not disable any central fire-sprinkler systems; if in doubt, check with your local fire department or utility company).

Drain the pipes by opening the faucet at the lower end of the system (basement or first floor) and a faucet at the upper end of the system (uppermost floor).

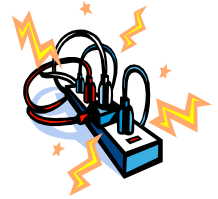
- Make sure no electrical outlets are overloaded and potential fire hazards are not left unattended. Require residents to unplug all their electronic equipment. Empty all garbage cans and ensure no combustible items such as trash, paper, or paint are left in any public areas. Most chapters have a "move-out" day

and clean-up prior to vacating the facility.

- If the property is going to be vacant, change the locks to ensure no unauthorized entry or use of the property occurs. Make sure the House Corporation and/or chapter advisor or chapter officer living nearby has a key for the new locks. If the property is located on campus, provide a key to the local campus police.



- Be sure everyone staying in the house over the summer has signed a lease prior to moving in. The best collection procedure for the chapter is to have boarders and members pay for the entire summer in advance. Be sure to require damage deposits.



- Inform all residents that personal property is not covered by the Fraternity's insurance policy. Any member leaving property in the facility needs to have renter's insurance.
- If an alumnus or chapter officer is nearby, make arrangements for him to check the house a couple of times over the break. If not, be sure to provide the school and/or city officials with phone numbers of appropriate contacts, in case of any emergency.

These preventative measures can help ensure that you return to a house in good condition, with a minimum of start up problems, at the beginning of a new term. With a little effort up front, you can save a great deal of time and money.



(SEXUAL ABUSE continued from Page 2)

As a Chapter:

1. Review chapter and system "traditions" and eliminate sexist, degrading practices that signal to members that it is okay to demean and not respect others.
2. Host educational programs for your chapter. Hold programs on human sexuality. Hold another program on alcohol and drugs and aggressively address problems of all substance abuse.
3. Invite a campus counselor to conduct a program for your chapter and a sorority chapter on male-female relationships and assertiveness communications.

4. Take a leadership role in the Greek system to condemn sexual harassment and abuse and to promote a safe environment for all.

DID YOU KNOW?

Legal Liability is a reality in sexual abuse incidents.

It is possible that a victim of sexual abuse or rape may be able to sue the perpetrator, even though the criminal charges are not filed or are dismissed.

The chapter, chapter officers, and others may be sued if an incident of sexual abuse occurs at a chapter function.

KIRKLIN ON WEB

Kirklin & Company, LLC is proud to announce our website, www.kirklin.com or www.fraternalinsuranceonline.com. The website has been set up to provide our clients access to educational resources as well as on-line forms for various insurance needs. It also provides a synopsis of who and what is Kirklin & Company LLC. The following are some of the resources you can access.

- On-line property application
- Past Fraternal Property Management Association newsletters.
- On-line property and liability claim reporting.
- Information on various insurance needs
 - ◆ Boiler & Machinery
 - ◆ Crime
 - ◆ Directors' & Officers' Liability
 - ◆ General Liability
 - ◆ Member Accident
- Risk Management Resources
 - ◆ Property Self Inspection Forms
 - ◆ Special Event Planning
 - ◆ Sample Participant Release
 - ◆ 74 Non-hazing Activities
 - ◆ Understanding Personal Consequences (Actual examples)



We hope this new site is a valuable asset to you. We would appreciate any comments or suggestions that you may have after visiting our website. This website will be a work in progress, future changes will be based upon the needs of our clients. Please direct your thoughts for additions or changes to nkirklin@kirklin.com.

PROPERTY INSURANCE

Kirklin & Company, LLC sponsors a property insurance program that in 99% of all cases provides FRMT member fraternities with broader insurance coverage at a lower premium.

Need more information?

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