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## Trust - an integral part of leadership

By David Wright, LMS Risk Management Services

When you wake up in the morning, what or in whom do you trust?

How about yourself - are you trustworthy? Why would you say "yes"? Let me guess at the reasons — maybe we can help others become a leader and work on areas not yet conquered. Several areas are fundamental with trust:

- You are **competent** within your role as a friend, making enough time to know & share experiences with many people, knowing what motivates them and challenging them to be their best.
- You **honestly care** more about another person than yourself. You have finally seen the "Golden Rule" in action and discovered the more than 200% return within your life, your role, and your relationships when you center on other people rather than looking into a mirror — inches from your face.
- You **keep your commitments, admit your mistakes** and make your personal and business decisions based upon pre-determined ethics. Drugs & alcohol just aren't a significant part of your life. Your name evokes a positive leadership image— not one of beer can in your hand and a pacifier on a string around your neck.

Finally you've probably discovered your gifts and are helping others identify theirs. Have you ever seen small children shaking their gift box, unwrapping and then showing their gift? That's the excitement you have found in exercising your talents and gifts. You are special, one of a kind, valuable to others and society.

**Trust – it's more than living up to other's expectations** – it's communications, knowing and living-out your character, sharing your talents and gifts.



David Wright is a partner of LMS Risk Management and a brother of Delta Chi, Embry-Riddle chapter.

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## BE YOUR INTERFRATERNAL BROTHERS' KEEPER

The 22 member fraternities of the FRMT, Ltd. program are in business together. Loss experience of any one member fraternity will affect the future insurance costs of all 22 member fraternities. If a member of any FRMT, Ltd. member fraternity, undergraduate or alumnus, is aware of unsafe behavior being practiced by any other member fraternity, please provide this information to the administrative office of your national fraternity. Please forward it to the attention of the Executive Director/Executive Vice President.

The FRMT, Ltd. was formed in Fall 1996 in Hamilton, Bermuda and began underwriting operations on October 1, 1996. Its predecessor organization, the Fraternity Risk Management Trust, was formed on October 1, 1992 with four member fraternities; Delta Chi, Kappa Alpha Order, Pi Kappa Phi and Theta Xi. As of January 1, 2002 FRMT, Ltd. had 21 members, and welcomes its 22nd member, Alpha Sigma Phi on February 1st, 2002.

### FRMT, Ltd.

A Bermuda Reinsurance Company working in partnership with the Royal Global insurance organization to compliment the risk management programs of each member fraternity, such as the publishing of this risk management newsletter, and providing the following member fraternities with a comprehensive liability insurance program:

Acacia  
Alpha Epsilon Pi  
Alpha Gamma Rho  
Alpha Kappa Lambda  
Alpha Sigma Phi \*  
Alpha Tau Omega  
Chi Phi  
Delta Chi  
Delta Tau Delta  
Delta Upsilon  
FarmHouse  
Kappa Alpha Order

Kappa Delta Rho  
Phi Kappa Psi  
Phi Kappa Tau  
Phi Kappa Theta  
Pi Kappa Phi  
Pi Lambda Phi  
Psi Upsilon  
Theta Xi  
Zeta Beta Tau  
Zeta Psi

\* new as of 2002

## What can be done to avoid the statistics?

There will always be drinking among college students and fraternity members, but there are steps and management tools that can be used to avoid the excessive drinking and potential accidents or consequences that result from those actions.

- ◆ Appoint Big Brothers who will keep a close eye on their Little Brothers.
- ◆ Hire security for every party with alcohol and tell them to watch for guys going overboard and to act as needed.
- ◆ Show the new Brothers right away how to read the symptoms of someone in trouble and what to do if they are. If you need assistance, ask for help from Student Health on your campus.
- ◆ Throw out the thugs and get help for the addicted.



These are simple tools and require some effort, attention and sometimes confrontation. If chapter officers and older members are not up to the task, then get an outside source to help. It is important that this is done each and every year. Chapters and members always say, “it won’t happen to us,” “stuff just happens,” “we can’t be everywhere to prevent accidents or tragedy.” We are certain these words were spoken by many of those involved in the examples on page 1., but it did happen to them and this stuff was preventable and some of these accidents and tragedies happened in their chapter houses. Minimal but effective steps can be taken to prevent trouble. You can’t always avoid all consequences, but there are steps that can be taken to avoid some.

Too often undergraduate members believe it only happens to the other guy. You can be certain that the individuals involved in the many examples shown on page one had the same beliefs. Learn from others’ mistakes and do not become a statistic.

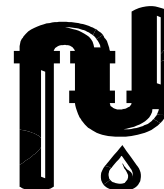
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## Sprinkler System Installation

by Joe Renie, Business Development Manager of SimplexGrinnell

After the decision has been made to install an automatic sprinkler system the issue of cost needs to be addressed. Automatic sprinkler systems in Greek chapter houses have three major components; water supply, interior sprinkler system, and piping concealment. Let’s take a closer look in each of these components:

- **Water supply** is the terminology utilized to represent the existing water service. The vast majority of chapter houses will have a connection to the public water supply, which needs to be analyzed to verify whether or not there is a large enough quantity of water available at the appropriate pressures. In most cases the existing water supply into a chapter house will be sufficient. In cases where it is not sufficient, supplementing the water supply will be required, and could cost anywhere from \$5,000-\$20,000. This can be done in many ways, but in the majority of cases an additional water service adequately sized will be required between the public water main and the chapter house. Cost for this component will include tapping fees, excavation, landscaping, materials, labor, etc.
- **Interior sprinkler system** is the cost associated with the design, material, and installation of the automatic sprinkler system. A close working relationship with the AHJ (authority having jurisdiction) is essential in selecting, designing, and installing an appropriate automatic sprinkler system. The first step is to select the appropriate design standard that will be required in your particular city and state. A variety of types and styles of automatic sprinkler heads are available today for use in these occupancies. Each one has its own unique uses and limitations. The services of a qualified fire sprinkler design professional are necessary to insure that the installation is made correctly.
- **Piping concealment** is the portion of the project cost that is most controllable by the owner. Preplanning and a vision of the final installation are necessary to control the cost associated with piping concealment. Generally no one “rule of thumb” will apply to the entire chapter house. Many times exposed piping in the first floor common areas is undesirable, but perfectly acceptable in the basement, second, and third-floor areas. Drywall bulkheads and recessing in existing plaster ceilings represent the most expensive method of concealment. This could cost on the average of \$2-\$5 a sq.ft, but the sky is the limit depending on the design. An alternate technique, that provides a good degree of concealment with minimal cost of approximately \$.40 a sq.ft, is painted exposed sprinkler pipe. In all cases where exposed sprinkler pipe is utilized efforts should be made to route the piping in the least conspicuous locations.



### About the author:

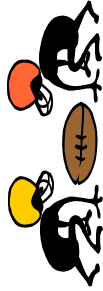
Joe Renie is the Business Development Manager for SimplexGrinnell focusing on the Greek housing market. For further information he can be contacted at 317 710-7920 or e-mailed at [jrenie@tycoint.com](mailto:jrenie@tycoint.com)

## Watch Where You're Going...

by Wendy Sutton, Assistant Account Executive for Kirklin & Co., LLC



Springtime is just around the corner! Along with it comes plenty of football, soccer, and baseball games that we all like to participate in on a sunny spring day. But before heading out to enjoy your favorite athletic activity, take a moment to remember that you don't want to come back with any injuries. So, when you are running at lightening speed to make that game winning touchdown, look out for the tree, the bench, the fire hydrant, the dog that's chasing you, the other players on the field, and oh yes, your own feet. They might get in the way as well.



Fall/Winter 2001 brought us the highest number of Member Accident claims ever, with the majority of them resulting from sports activities. If a dislocated shoulder, broken collarbone, twisted ankle, torn ACL, or broken bone of any kind is not on your wish list this spring, keep one thing in mind; Accidents don't generally happen while you're sitting on the couch quietly watching television.

Can they be prevented? In a number of cases, the answer is YES! Many injuries can easily be avoided by simply paying more attention! One little mistake could cost you a semester of rehabilitation, or worse yet, surgery. Don't be another statistic, just watch where you are going.

## 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?**

Contact Suzanne Haas, ext. (1)203

or email [shaas@kirklin.com](mailto:shaas@kirklin.com)

at Kirklin & Company, LLC.

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Telephone: 800-736-4327 Fax: 800-328-0522



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*Insurance and Risk Management Services*

P.O. Box 540673

Omaha, NE 68154-0673

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