

ALPHA CHI RHO
NATIONAL FRATERNITY

RISK MANAGEMENT MANUAL

Produced by FIPG, Inc.

A risk management association of men's and women's fraternities

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- a. FIPG RISK MANAGEMENT MANUAL
- b. INTRODUCTION

“Greed,” Gordon Gekko said in the movie *Wall Street*, “is good.” With those words he defined the 1980s, a time widely characterized as the “me” decade - accumulate wealth, get what you can when you can. It was a 10-year period that saw a number of dramatic events. The Berlin Wall came tumbling down. The Republicans regained the White House. And perhaps not quite as dramatic but just as popular, the Rolling Stones and the Who began touring again.

Why are these events significant? Because they illustrate just how cyclical are all of life’s events - including our Greek system.

2. THE CYCLICAL CONCEPT

Always seen as a conservative movement, the Greek system enjoyed tremendous popularity during the 1950s. The 60s’ anti-establishment theme brought disfavor to the Greek system, which was viewed as part of “the machine.” The late 1970s and the 1980s saw the beginning of a resurgence in the popularity of Greek life, which has continued into the 1990s.

Just as the Greek movement has been cyclical, so too has the insurance industry seen constant change. In the 70s and early 80s, fraternities and sororities could easily secure multimillion dollar coverage at favorable rates, and a number of underwriters were clamoring for their share of the Greek market.

Yet the 80s saw a rapid increase in the number of lawsuits filed in our nation’s courts. The volume of insurance claims and lawsuits resulting from the activities of college-age men and women mushroomed. Unfortunately, statistics began to show that the Greek system faced even greater risks and dangers. In fact, in the late 1980s, fraternities and sororities were ranked by the National Association of Insurance Commissioners as the sixth worst risk for insurance companies - just behind hazardous waste disposal companies and asbestos contractors.

Insurance companies were forced to respond. The cost of policies offered to Greeks began to soar, while the coverage available plummeted. Many underwriters simply dropped the policies and walked away from the Greek business.

a. FIPG, Inc.

December 3, 1987 is the date that forever changed the way many Greeks arrange their social calendars. On December 3, 1987, the Fraternity Insurance Purchasing Group adopted Articles of Incorporation. Terms like *risk management*, *host liquor*, *umbrella policies*, *duty*, *standard of care* and *legal liability* became a part of the contemporary Greek vocabulary.

The Mission Statement of FIPG states: “FIPG, Inc. is a consortium of men’s and women’s fraternities and sororities which provides leadership in establishing and developing policies and practices for member organizations, educates and supports undergraduates, alumni/ae and Greek systems in risk management, and works to improve and enhance the image and reputation of all Greek-letter organizations through risk management.

Prior to the formation of this group, most Greeks believed that protection against risk and damage was a simple process: just get liability insurance. Yet as insurance companies became reluctant to provide coverage to Greeks, a new way of looking at insurance was needed. This required two things:

1. The best insurance coverage available;
2. A comprehensive risk management plan.

Therefore, the original concept behind FIPG was simple and two-fold. First, adopt a risk management plan that would help reduce exposure to risk. Second, use the group buying power of many national organizations as leverage to obtain more extensive coverage at lower premiums.

Through the policies of FIPG, risk management became a way of thinking, a way of making sure that individual members, chapters, and national organizations were not unnecessarily exposed to risk.

3. THE CHANGING FUNCTION

For two years the group operated as a group purchaser of insurance, with the individual members all adopting the same risk management plan. Then as the cycle of the insurance market began to change, it became easier to obtain coverage and individual organizations began to seek out insurance coverage on their own. They no longer needed to utilize the buying power of the group, but they retained the risk management policy and still operated under its provisions.

In 1995, to reflect a change in the group’s purpose and function, the name was officially changed to FIPG, Inc. Today, the organization operates as the nation’s premier risk management group for Greeks. Men’s and women’s fraternities join FIPG, Inc., adopt its risk management policy, agree to self-police themselves, and make every effort to reduce their exposure to claims.

4. TODAY

Many colleges, universities, Interfraternity Councils and Panhellenic Councils across the country have adopted the policy as their own, providing a “level playing field” for all Greek organizations on their campus.

As of this writing, 42 men’s and women’s fraternities have adopted the FIPG risk management policy. These groups represent approximately 70 percent of all Greeks., and the list of member groups continues to grow. By adoption and enforcement of the FIPG risk management policy, member fraternities are living up to their responsibility to protect their members from harm and ensure the good reputation of the Greek world.

Those letters - FIPG - are now perhaps the most recognizable in the entire Greek world. In a system that looks more like alphabet soup than anything else (NIC, NPC, SEIFC, WRGC, NPHC, AFA, UIFI, etc.), those four letters have changed the Greek movement and have become synonymous with our attempt to make the chapter environment a safer one for all of our members and guests.

That, then, is the object of this manual: making the Greek experience a safer one. As the FIPG Board of Directors has stated, “the FIPG members agree in principle, in spirit, and in fact to the philosophy of becoming their ‘interfraternity brothers’ keeper.” That means that each of us - alumnae/alumni advisor, house corporation member, Greek advisor, staff member, chapter president, or undergraduate member - is called upon to see that the risk management policies established by FIPG are adhered to and enforced. Without such a collective effort, the deeds of a few will erase the good work of the many.

5. APPENDICES:

1. General Questions
2. FIPG Policies
3. Resources

a. DISCLAIMER

FIPG, Inc. is not a programming organization. For specific policy information and programming topics, refer to each member group. This *Risk Management Manual* was drafted by professional staff members of several FIPG member groups and reflects the policies of FIPG. For answers to specific policy questions, the national fraternity or sorority should be contacted directly. Check with your national fraternity or sorority and/or with local counsel whenever you have questions concerning the coverages under your policies.

b. APPENDIX 1

c. GENERAL QUESTIONS

1. Why are insurance rates so expensive for Greeks?

Each year, there are more and more lawsuits stemming from activities occurring in conjunction with fraternity functions. The settlements from these lawsuits are growing larger and larger. One large lawsuit could put any national organization and all of its chapters out of business.

2. Why is everyone “cracking down” on us?

The “Animal House” image of the 1970s is no longer tolerated. People are fed up. Universities are shutting down their Greek systems, parents won’t let their sons and daughters join, city and county zoning boards won’t grant building variances for chapter houses. Leaders of all men’s and women’s fraternities are being pushed to find solutions to the values-related problems facing fraternal groups.

The most distressing concern is the increasing number of men and women who die or are injured each year because of hazing practices and alcohol-related fraternity functions.

3. Why have a risk management program?

Today’s insurance market is not a good place for the college fraternity chapter. At best, insurance is difficult to get, and affordable premiums are almost impossible to find. By adopting a risk management policy and enforcing that policy, we make the Greek environment safer for our guests and members.

Plaintiffs’ attorneys are suing not only chapters, officers, and fraternity brothers and sisters, but also the parents of fraternity brothers and sisters. They are looking for “deep pockets” - the ones with the most money.

4. Who else is in FIPG?

The national organizations in FIPG represent 70 percent of all men’s and women’s fraternity members in North America. As of October 1996, members are:

Alpha Chi Omega	Alpha Tau Omega	Kappa Delta Rho	Sigma Alpha Mu
Alpha Chi Rho	Alpha Xi Delta	Lambda Chi Alpha	Sigma Nu
Alpha Delta Gamma	Delta Chi	Phi Gamma Delta	Sigma Pi
Alpha Epsilon Phi	Delta Gamma	Phi Kappa Psi	Tau Epsilon Phi
Alpha Epsilon Pi	Delta Sigma Phi	Phi Kappa Sigma	Tau Kappa Epsilon
Alpha Gamma Sigma	Delta Upsilon	Phi Kappa Tau	Theta Chi
Alpha Kappa Lambda	Delta Zeta	Phi Kappa Theta	Theta Xi
Alpha Omicron Pi	FarmHouse	Phi Mu	Zeta Beta Tau
Alpha Phi	Kappa Alpha Order	Phi Sigma Kappa	Zeta Psi
Alpha Sigma Phi	Kappa Alpha Theta	Pi Kappa Phi	Zeta Tau Alpha
		Pi Lambda Phi	

*The National Interfraternity Conference is also a member of FIPG.

Psi Upsilon

5. What does General Liability Insurance cover?

General Liability Insurance policies usually have \$1,000,000 coverage for Bodily Injury and Property Damage as follows:

Premises and Operations. Covers injury to persons or damage to others on or off the premises of the chapter.

Owners and Contractors Protective. Covers claims caused by third persons when it is assessed that the chapter failed to supervise an independent contractor working on the premises.

Products and Completed Operations. Covers injury or damage when the chapter serves food or beverage which causes bodily injury or property damage or wrongful death.

Libel, Slander, Defamation, False Arrest. Personal injury coverage afforded in the Comprehensive General Liability section of Broad Form Liability for bodily injury and property damage.

Host Liquor Liability. Covers the fraternity when it is found responsible for damage through alcohol consumption when not sold and not for profit.

Blanket Contractual. Covers the fraternity when it has assumed the liability of another party - e.g., the chapter leases a hall for a dance. The owner will want to be indemnified by the chapter in event of loss.

Incidental Malpractice. Covers the chapter when it provides incidental professional medical services, whether on or off the premises.

Additional Interest. Of employees and volunteers covered when they are found partially responsible for damage or injury arising out of their activity as employees or volunteers.

Hired Car, Non-Owned. Provides coverage for the fraternity for operation of automobiles not owned by it, driven by its employees, members or volunteers. The members', volunteers', or employees' automobile insurance is primary.

Other types of insurance coverage:

Directors and Officers Liability. Covers officers and directors of the fraternity, house corporations, alumni/alumnae groups for claims arising out of misconduct or wrong-doing in the course of performing their duties as directors and officers of fraternity groups.

Umbrella Liability. Provides higher limits in \$1-million increments over General Liability and Automobile.

Workers' Compensation. Mandatory in some states. Protects for employees' on-the-job injuries. Claim amounts are set forth by statute in each state.

Fidelity Coverage. Usually bonds the treasurer or officers who handle money, checks, or funds for dishonest acts of the employee or volunteer.

Boiler and Machinery. Special coverage needed when there is a pressure vessel or fire box in a heating or cooling unit, due to exclusion in the Fire Policy or Property contract of insurance.

d. APPENDIX 2

FIPG, INC. RISK MANAGEMENT POLICY (7/96)

The Risk Management Policy of FIPG, Inc. includes the provisions which follow and shall apply to all fraternity entities and all levels of fraternity membership.

(1) **ALCOHOL AND DRUGS**

1. The possession, sale, use or consumption of **ALCOHOLIC BEVERAGES**, while on chapter premises or during a fraternity event, in any situation sponsored or endorsed by the chapter, or in any event an observer would associate with a fraternity, must be in compliance with any and all applicable laws of the state, province, county, city and institution of higher education, and must comply with either the BYOB or Third Party Vendor Guidelines.
2. No alcoholic beverages may be purchased through chapter funds nor may the purchase of same for members or guests be undertaken or coordinated by any member in the name of, or on behalf of, the chapter. The purchase or use of a bulk quantity of common sources of such alcoholic beverage, e.g. kegs or cases, is prohibited.
3. **OPEN PARTIES**, meaning those with unrestricted access by non-members of the fraternity, without specific invitation, where alcohol is present, shall be forbidden.
4. No members, collectively or individually, shall purchase for, serve to, or sell alcoholic beverages to any minor (i.e., those under legal “drinking age”).
5. The possession, sale or use of any **ILLEGAL DRUGS** or **CONTROLLED SUBSTANCES** while on chapter premises or during a fraternity event or at any event that an observer would associate with the fraternity, is strictly prohibited.
6. No chapter may co-sponsor an event with an alcohol distributor, charitable organization or tavern (tavern defined as an establishment generating more than half of annual gross sales from alcohol) where alcohol is given away, sold or otherwise provided to those present.
7. No chapter may co-sponsor or co-finance a function where alcohol is purchased by any of the host chapters, groups or organizations.
8. All rush activities associated with any chapter will be a **DRY** rush function.
9. No member shall permit, tolerate, encourage or participate in “drinking games.”
10. No alcohol shall be present at any pledge/associate member/novice program, activity or ritual of the chapter.

(2) **HAZING**

No chapter, colony, student or alumnus shall conduct nor condone hazing activities. Hazing activities are defined as:

“Any action taken or situation created, intentionally, whether on or off fraternity premises, to produce mental or physical discomfort, embarrassment, harassment, or ridicule. Such activities may include but are not limited to the following: use of alcohol; paddling in any form; creation of excessive fatigue; physical and psychological shocks; quests, treasure hunts, scavenger hunts, road trips or any other such activities carried on outside or inside of the confines of the chapter house; wearing of public apparel which is conspicuous and not normally in good taste; engaging in public stunts and buffoonery; morally degrading or humiliating games and activities; and any other activities which are not consistent with academic achievement, fraternal law, ritual or policy or the regulations and policies of the educational institution or applicable state law.”

(3) **SEXUAL ABUSE AND HARASSMENT**

The fraternity will not tolerate or condone any form of sexist or sexually abusive behavior on the part of its members, whether physical, mental or emotional. This is to include any actions which are demeaning to women or men including but not limited to date rape, gang rape or verbal harassment.

(4) **FIRE, HEALTH AND SAFETY**

1. All chapter houses should meet all local fire and health codes and standards.
2. All chapters should have posted by common phones emergency numbers for fire, police and ambulance and should have posted evacuation routes on the back of the door of each sleeping room.
3. All chapters should comply with engineering recommendations as reported by the insurance company.
4. The possession and/or use of firearms or explosive devices of any kind within the confines and premises of the chapter house is expressly forbidden.

(5) **EDUCATION**

Each fraternity shall annually instruct its students and alumni/alumnae in the Risk Management Policy of FIPG, Inc.

Additionally, all student and alumni/alumnae members shall annually receive a copy of said Risk Management Policy.

APPENDIX 3

e. RESOURCES

(1) PROGRAM TOPICS:

1. Explanation of General Fraternity Insurance Coverage and Risk Management Policy
2. Criminal Liability Education/Basic Legal Concepts Program
3. Alcohol and Drug Abuse Program
4. Fire Prevention Program
5. Sexual Abuse & Harassment Program

INFORMATION RESOURCE	PROGRAM TOPIC:				
	1	2	3	4	5
1. Local lawyers, alumnae/alumni	X	X	X		X
2. Campus student legal services department	X	X	X		X
3. Greek advisor or Dean of Student's Office	X	X	X	X	X
4. Fraternity's headquarters	X	X	X	X	X
5. Fraternity's regional directors and other volunteers	X				
6. Campus/community crisis center		X	X		X
7. Local and state police departments			X	X	X
8. National Council on Alcoholism, Washington DC (202) 986-4433		X	X		X
9. Campus student counseling centers			X	X	X
10. National Interfraternity Conference 3901 W. 86 th St. #390; Indianapolis, IN 46268			X	X	X
11. Chemical Abuse Through Preservation of Peers 340 Coffman Union; University of Minnesota; Minneapolis, MN 55455. (612) 986-4433			X		X
12. Channing L. Bete Co. (publications) 200 State Rd.; South Deerfield, MA 01373-0200				X	X
13. BACCHUS 1325 S. Colorado Blvd. #504; Denver, CO 80222				X	X
14. Local fire departments				X	
15. Planned Parenthood/Pro-life organizations					X
16. FIPG Risk Management manual	X	X	X	X	X
17. Rape Treatment Center, Santa Monica Hospital Medical Center, 1225 15 th St., Santa Monica, CA 90404, (213) 319-4000					X

VIDEOS AVAILABLE TO ASSIST IN PRESENTATION

1. "Hazing on Trial" - produced by Alpha Tau Omega	X				
2. "The Case of Gamma Nu Pi" - produced by Alpha Tau Omega			X		
3. "Liability and Risk Management" - produced by Sigma Phi Epsilon			X		
4. "The Crime of Hazing" produced by Kappa Sigma	X				
5. "Hazing - a Greek Tragedy" - Eileen Stevens			X		
6. "Campus Rape" - produced by the Santa Monica Hospital Rape Treatment Center					X
7. "You're Not Immune" - produced by Kappa Alpha Theta					X
8. "AIDS: A Decision for Life" - produced by Health Visions					X
9. "Fraternity Men on Date Rape: A Candid Conversation" - produced by NIC					X
10. "Greeks and AIDS: What We Need to Know" - funded by Kappa Delta Rho					X
11. "Hazing Lies" - produced by Phi Kappa Tau			X		

Check your Greek Advisor's office, fraternity's headquarters, or the National Interfraternity Conference (NIC) for availability and content of videos. See NIC order form for further listings or e-mail the NIC at nicindy@iquest.net.

II. From the FIPG Risk Management Manual

III. Section 1

a. FIPG FOCUS

on

b. IMPLEMENTATION

In order to implement an effective Risk Management Program, each chapter should utilize an officer or committee within the chapter to oversee risk management activities and to ensure that necessary precautions are taken to prevent accidents and injuries. Chapter leaders should realize that the ultimate goal of any Risk Management Program is to achieve the safest environment possible for our initiated members, pledged members and guests.

In developing an effective organization for implementing a Risk Management Program, each chapter is expected to comply with federal, state and local laws and university regulations. Member fraternities and sororities are expected to comply with FIPG policies in the situation where the university policies are less restrictive.

B. THE ROLE OF THE CHAPTER PRESIDENT

The chapter president has the ultimate responsibility for a chapter's Risk Management Program. The attitude of the chapter president toward risk management is invariably reflected in the attitude of the members and employees of the chapter. An effective Risk Management Program will result only from announced and demonstrated commitment by the chapter leadership. Without this serious support of the chapter leadership, risk management efforts are useless.

The chapter president oversees the implementation of Risk Management Programs at the chapter level either personally or through the risk manager. The chapter president supports the risk manager, his/her plans, goals and programs. In addition to offering support to the risk manager, the chapter president must understand and be able to execute a Crisis Management Plan and serve as the sole chapter spokesman in any crisis situation.

The chapter president will assist the risk manager with all accident investigations and with all reporting to and communicating with the general fraternity. The chapter president will report to the general fraternity, house corporation, advisory board and insurance company if so directed within 24 hours of their happening, all accidents or injuries occurring on chapter property or at a chapter function. (Insurance companies require notification within 30 days of the accident to provide coverage in case of legal action.)

It is the responsibility of the chapter president to make certain that the national fraternity's policies are reviewed annually with each initiated and pledged member and that the chapter's policies are consistent with federal, state and local laws as well as university requirements.

Finally, it is the responsibility of the chapter president to work with the social chairman to make certain all chapter social events comply with FIPG policies and procedures.

1. Summary

The chapter president must:

1. exhibit leadership in risk management efforts;
2. appoint someone or serve as the risk manager;
3. understand and execute a Crisis Management Plan;
4. review annually national policies with initiated and pledged members;
5. make certain chapter policies comply with federal, state and local laws and with university regulations;
6. assist the social chairman with planning; and
7. keep the chapter executive board actively involved with risk management.

2. THE ROLE OF THE ALUMNAE/ALUMNI BOARD

It is the responsibility of the alumnae/alumni board (i.e., house corporation board and/or advisory board) to conduct periodic inspections of the chapter house and grounds, and develop a plan of action to remedy deficiencies found during physical plant inspections. The alumnae/alumni board should support the chapter officers in enforcing the Risk Management Policy.

3. Summary

The house corporation board and/or advisory board must:

1. inspect the chapter house and property; and
2. assist the chapter leadership with enforcement of policies.

4. THE ROLE OF THE CHAPTER EXECUTIVE BOARD

The executive board plays an essential part in the implementation of an effective Risk Management Policy. As stated earlier, an effective Risk Management Program will result only from announced and demonstrated commitment by the chapter leadership. It is imperative that the chapter officers understand and support a chapter's efforts in the area of risk management and risk reduction.

Social Chairman's Responsibilities. Individual officers serving on the executive board have specific responsibilities. The social chairman must know the national fraternity's policies, including FIPG regulations, and plan social events accordingly. The social chairman must complete a social event planning checklist prior to each social function. The social chairman also is responsible for implementing carding, security and alcohol distribution controls at social events. Finally, the social chairman is responsible for making plans for member and guest safety during social events.

House Manager's Responsibilities. The house manager is responsible for the chapter house and should conduct periodic inspections of the building and grounds. The house manager should make written recommendations to the chapter president and the corporation board regarding safety repairs to the physical plant. Finally, the house manager should plan and implement periodic evacuation drills, including procedures to account for all members after an evacuation.

Risk Manager's Responsibilities. The risk manager, either elected by the chapter or appointed by the president, has the responsibility of developing and implementing the Risk Management Program for the chapter. The risk manager should serve as chairman of any Risk Management Committee formed.

She/he is responsible for raising awareness of risk management issues with the members, developing a Crisis Management Plan, meeting regularly with the social chairman to ensure compliance with FIPG, conducting educational risk management seminars for all members on an annual basis and advising the chapter president of any items or conditions that place the chapter, its members, employees or guests at risk. Finally, it is the responsibility of the risk manager, along with the chapter president, to investigate accidents and within 24 hours of their happening, make an accident investigation report to the general fraternity and the house corporation.

5. Summary.

The officers' responsibilities are:

1. Social Chairman
 - a. know the national fraternity's policies;
 - b. complete a planning checklist for each social function;
 - c. implement carding and security at events; and
 - d. plan for member and guest safety.

2. House Manager
 - a. conduct periodic inspections of the building and grounds, issuing written recommendations;
and
 - b. conduct periodic evacuation drills.

3. Risk Manager
 - a. develop and implement the chapter's Risk Management Plan;
 - b. develop a Crisis Management Plan;
 - c. conduct educational seminars for the chapter;
 - d. advise the chapter president of items or conditions that place the chapter at risk; and
 - e. conduct investigations of and submit reports on all accidents and injuries.

THE ROLE OF EACH CHAPTER MEMBER AND THE ALUMNA/ALUMNUS RISK MANAGEMENT ADVISOR

It is the responsibility of each initiated and pledged member and employee to read and be familiar with the chapter's Risk Management Policy and chapter organization. Members should report unsafe conditions and practices to the risk manager or chapter president. Chapter members (initiated and pledged) should cooperate with officers and alumnae/alumni concerning risk management policies and procedures. Finally, chapter members should attend all chapter-sponsored risk management programs.

The alumna/alumnus Risk Management Advisor works with the chapter's risk manager and president to ensure that the chapter has developed and implemented a Risk Management Policy and communicated the policy to chapter members and employees. It is the responsibility of the advisor to make certain that the chapter's social chairman is utilizing an event planning form for each chapter event. The advisor will assist the chapter board in implementing all safety recommendations made as a result of chapter house inspections. Finally, the advisor will assist in an advisory capacity in the event of an accident, assisting with an investigation and with a report to the general fraternity.

6. Summary

Initiated and pledged chapter members and employees must:

1. become familiar with Risk Management Policy;
2. report unsafe conditions; and
3. attend risk management programs.

The alumna/alumnus Risk Management Advisor must:

1. verify that the chapter has developed, implemented and communicated a Risk Management Policy;
2. verify use of the planning form by the social chairman;
3. assist in implementing safety recommendations; and
4. serve in an advisory capacity in investigating and reporting accidents and injuries.

Although the development and implementation of an effective Risk Management Program falls under the job descriptions of a few officers, it clearly is the responsibility of each member in every chapter. We all have the responsibility to protect our members from harm, ensure the good public reputation of our fraternity and make certain that our leaders and treasuries, both chapter and national, and the families of our individual members are protected against claims. For the continued enjoyment of fraternity life by future generations, it is imperative that today we faithfully observe and enforce FIPG's Risk Management Policy.

7. APPENDIX: Crisis Management Plan

- a. APPENDIX
- b. CRISIS MANAGEMENT PLAN

(1) Procedures to be followed by the Chapter President in the event of an emergency or tragedy

There are several recommended steps to follow in the event of a tragedy, with some additional steps to follow in the event of a death of one of your members or associate members.

1. WHO IS IN CHARGE DURING AN EMERGENCY? Be certain that each person in your chapter knows that you as president are in command of every emergency situation involving serious injury or death. In your absence, have a ranking order of officers established and be sure they know where to find this written procedure. You should already have arranged with your chapter advisor and housing corporation president as to how they are to be notified. Be sure also that your house mother/father/director is aware of these procedures.
2. IF A TRAGEDY OCCURS. If a tragedy has occurred within your chapter, close the house at once. You cannot give instructions if your members are leaving and strangers are entering. Permit only your members and appropriate officials to enter.
3. EMERGENCY PHONE CALLS TO MAKE - AND NUMBERS. You need to make several phone calls immediately.

1st: the school's security emergency number

and/or the local emergency number

If the emergency situation is a fire, your alarms may or may not automatically bring a fire truck; therefore, immediately call the fire department.

Do not hesitate to call the campus police regardless of the situation.

2nd: Call the campus Greek Advisor, Dean
or _____

This person will discuss the situation with you and in all serious cases will be at the house or chapter meeting place in a matter of minutes. Always call, day or night, if you are in doubt as to whether a situation is serious or not.

3rd: Call your national fraternity's administrative office
Call your chapter advisor
Call your corporation president
Call your risk management advisor

4th Contact your liability insurance carrier

4. INFORMING MEMBERS; MAKING PUBLIC STATEMENTS. Assemble your members in a group. Depending on the situation, out-of-house members may need to be called in. It is important that all members remain calm during the crisis. Explain to them that there is an emergency situation and that the house is closed. Ask them to cooperate in halting outgoing phone calls until the situation is under control. *Do not discuss the situation until the Greek advisor, chapter advisor, or housing corporation president arrives.* Instruct your members to make *no statements to anyone other than school or fraternity/sorority officials.* As the president, you make any appropriate statements to the media after the situation is under control and you have discussed the content of your statement with school and fraternity/sorority officials. Make sure, however, that everyone knows what your statements will be.

5. WHEN A MEMBER IS INJURED, BECOMES SERIOUSLY ILL, OR DIES. Do not notify parents. In the event of a serious accident or illness, the medical personnel will notify parents and advise them of the student's physical condition. In the event of a death, the appropriate school or fraternity official should notify parents.

If the situation is a death outside the house, do not announce it until a fraternity staff member or official has arrived to help. Be very careful about this information. If the member or associate member was living in the house, do not move any of the deceased student's personal possessions. Since most members share a room, perhaps you will want to move the roommate somewhere else temporarily. You should call the family to offer sympathy on behalf of the chapter. Ask what their wishes are in regard to the possessions. You may offer to pack them in boxes, but chances are the parents will prefer to do this themselves. Before they arrive, be sure that all borrowed items are returned to the student's room, and if possible, lock it. When the parents do arrive, you may want to have empty boxes available and offer help. This is an emotional trauma for parents so they may not want to be with any of their child's friends.

It is, of course, proper to send sympathy cards and notes, flowers, etc. If a funeral is not too distant, it would mean a great deal to parents for some of the members to attend. Check your ceremony manual for the memorial ritual, and offer it to the parents in advance of final arrangements.

6. IF A MEMBER ATTEMPTS SUICIDE. In the case of a suicide attempt, with or without serious injury, do not assemble your members or call parents.

All of this, no doubt, seems grim and harsh. Everyone hopes that no chapter president will ever have to use these procedures. But sadly, that hope is not realistic. Tragedies do occur. Usually, they are unpredicted. You can ease the situation for all by being prepared to follow these procedures and guidelines.

IV. From the FIPG Risk Management Manual

V. Section 2

a. FIPG FOCUS

on

(1) ALCOHOL and SOCIAL EVENTS

The Risk Management Policy of FIPG, Inc. shall apply to all member men's and women's fraternity entities and all levels of fraternity membership. The policy specifically addresses the issue of alcohol and social events as follows:

(2) FIPG Policy on Alcohol and Drugs

The possession, sale, use or consumption of ALCOHOLIC BEVERAGES, while on chapter premises or during a fraternity event, in any situation sponsored or endorsed by the chapter, or at any event an observer would associate with the fraternity, must be in compliance with all applicable laws of the state, province, county, city and institution of higher education, and must comply with either the BYOB or Third Party Vendor Guidelines.

No alcoholic beverages may be purchased through chapter funds nor may the purchase of same for members or guests be undertaken or coordinated by any member in the name of, or on behalf of, the chapter. The purchase or use of a bulk quantity or common sources of such alcoholic beverage, e.g. kegs or cases, is prohibited.

OPEN PARTIES, meaning those with unrestricted access by non-members of the fraternity, without specific invitation, where alcohol is present, shall be forbidden.

No members, collectively or individually, shall purchase for, serve to, or sell alcoholic beverages to any minor (i.e., those under legal "drinking age").

The possession, sale or use of any ILLEGAL DRUGS or CONTROLLED SUBSTANCES while on chapter premises or during a fraternity event or at any event that an observer would associate with the fraternity, is strictly prohibited.

No chapter may co-sponsor an event with an alcohol distributor, charitable organization or tavern (tavern defined as an establishment generating more than half of annual gross sales from alcohol) where alcohol is given away, sold or otherwise provided to those present.

No chapter may co-sponsor or co-finance a function where alcohol is purchased by any of the host chapters, groups or organizations.

All rush activities associated with any chapter will be a DRY rush function.

No member shall permit, tolerate, encourage or participate in "drinking games."

No alcohol shall be present at any pledge/associate member/novice program, activity or ritual of the chapter.

B. PEOPLE MAKE IT HAPPEN

A party brings people together to share a good time. Every party creates its own memories. By taking advantage of the suggestions included in this guide and those provided by the national/international headquarters of each FIPG member group, you can ensure the fraternity memories you create are of fun and good times. Your brothers or sisters and guests will appreciate your efforts.

C. INVITE PEOPLE WHO CARE

A sure way to bore members or ruin a party is to have the wrong people attend. Other common problems that the wrong people can cause include damage and theft of property and irresponsible behavior that causes neighbor relations problems.

There is one sure way to try to avoid these problems. Do not hold any open parties. An FIPG chapter holds parties by invitation only to a pre-determined number of guests. A ratio of two guests per member (or fire code capacity, whichever is smaller) is suggested. The assumption here is that members and their personal guests will be responsible to the chapter leadership and that poor behavior can be controlled.

D. WHERE TO PARTY

Pick a place that allows everyone to move around and mingle, but not so large you are lost in the room. Make sure adequate seating is available. If your chapter house does not meet your needs, or your policy says it may not be used for parties, look at renting a party room at a local hall or hotel.

Make a check for basic safety considerations. Are there potentially dangerous areas that should be secured, or equipment and other items to remove, or that require closely supervised use? Are interior and exterior lighting satisfactory? Is there safe and adequate parking?

When your party is held at a distance from campus or in an out-of-the-way or unusual place, consider providing transportation. At least have volunteers to assist guests and members, and provide designated drivers or a shuttle service.

Many FIPG members recommend and may require that you hold your party at an establishment that has a liquor license. The establishment becomes responsible for providing, handling, and serving alcoholic beverages. The liability is therefore transferred to the establishment, and its bartenders are responsible for any guests who may become intoxicated. To be safe, have a written contract stating that responsibility for all service of alcoholic beverages rests entirely with the establishment, and do not allow members to serve or provide any alcoholic beverages. The Third Party Vendor Checklist (Appendix 2) can be used as this contract and requires insurance coverage verification from the vendor.

E. WHEN TO PARTY

Avoid scheduling parties when you don't have time to make proper plans or your members and guests really shouldn't take time to attend (e.g., during exam time). Be sure you are aware of campus party planning policies before you begin to plan. Check with the Interfraternity, Panhellenic and Pan-Hellenic Councils.

Certain occasions call for parties and the events speak for themselves - Homecoming, Founders' Day, holidays. What they have in common is a theme. For other parties, choose a theme (being aware of sensitivity issues) - decorate and plan activities around the chosen theme. Once the party date has been chosen, set a reasonable starting and ending time. If there is a bar, close it an hour before the party is scheduled to end. Do not allow over-enthusiastic members or guests to extend the ending time.

F. CHOOSING FOOD AND DRINK

Food and drinks are important because they complement fun, not because they supply fun. To get the most out of your food and drink budget, match refreshments with the occasion and crowd. Cider and hot dogs, for example, go well at autumn events. Keep in mind that the food and drinks you serve make a statement about you, your chapter, and your party. Non-alcoholic party drinks can be attractive and can fit in very well with your theme. Use opaque plastic cups so a person is free to drink what he/she prefers.

Be sure to always serve snacks - light sandwiches, dips, meats, cheeses, pizza. In choosing food, avoid salty items like chips and popcorn. Solid foods that are high in protein do more than satisfy the appetite - they help reduce the effects of alcohol.

1. "BRING YOUR OWN" EVENTS (if permitted by fraternity or sorority and university policy)

BYOB guidelines are provided in the National Interfraternity Conference publication, *Making Bring Your Own Beverage Events Happen*. Throughout this resource guide are suggestions for safe and practical implementation. Individual chapters must still follow their own national/international policies, if said policies are more specific and/or more stringent. To assist with risk management questions, the *Making Bring Your Own Beverage Events Happen* can be obtained from the National Interfraternity Conference.

If questions arise, be advised the guidelines provided do not supersede the local, city, state, university, general fraternity/sorority or national laws, statutes and policies - or common sense. These guidelines are designed to help you implement a BYOB party. Questions you may have regarding the logistics of a BYOB party are most likely answered throughout this booklet. Before using this resource, be sure to contact your general fraternity to make sure the stipulations are consistent with general fraternity standards.

G. ENFORCE YOUR PARTY RULES

Plan activities for your party. The more there is to do other than drink, the less people will drink - and your party will be a success. Remember, drinking games are *strictly prohibited* by the FIPG Risk Management Policy, and must not be permitted.

Assign monitors who will not drink and who will be responsible for making decisions at the party. *No one* should have the authority to override their judgment. The monitors will deal with those whose behavior deteriorates. Party monitors will check IDs, mark of-age drinkers in some distinctive manner, watch entrances and exits, check car and other motor vehicle keys at the door, and be responsible for maintaining a degree of decorum at the party. They will be available to assist bartenders who need to refuse serving members or guests and to make sure the bar is closed on time. Members and guests should not be allowed to re-enter the party after leaving.

H. PRE-PARTIES

Pre-parties and "spontaneous events" will likely fall under the rules of a fraternity function. Here are some questions to ask yourself:

1. Is the pre-party on chapter premises or the location of the actual party?
2. Is the pre-party/spontaneous party hosted by a member of the fraternity/sorority?
3. Are half of the people in attendance members of the chapter?
4. Is half of the chapter in attendance?
5. Was the pre-party/spontaneous party discussed at a chapter meeting?

If you answered "yes" to any of these questions, then you must follow FIPG Policy for the event. In any case, FIPG Policy exists to assist in keeping our friends, members, and guests safe. Follow the policy no matter what or where the event is and you will be happy when everyone is safe.

I. HELPING THE INTOXICATED

Even if everything is done to make sure all goes as planned, depend upon Murphy's Law: if something can go wrong, it will. That "something" will often be a member or guest who has consumed too many drinks.

Since the party must not be open, the intoxicated person probably is a member or a member's guest. Treat the person as a friend. Give help. Offer food, coffee, or a chance to rest. Remember, there is no quick way to sober up. A rule of thumb is that it will take as many hours to sober up as the number of drinks ingested.

If a person has passed out, monitor his or her breathing to make sure it is normal. If breathing is irregular and the person appears to be in a coma with a purplish skin tone, try to wake him or her by shaking or gently poking. If there is no response, call for emergency medical attention at once.

If the person responds but is listless and sleepy, place the person on his or her side to sleep so choking does not occur in the case of regurgitation. Keep the person comfortable. Do not leave the person alone; have someone monitor him/her throughout the night.

If a person is not breathing, proceed with mouth-to-mouth resuscitation and call for emergency medical help immediately.

Be very careful with the aggressive drunk who decides to fight everyone. Party monitors should first approach the person carefully and try to calm him or her by using rational reasoning. Attempt to get the problem person to go home with a friend. If the person continues to press for a fight and is hurting others or threatening violence, call police to avoid further damage and to protect all members and guests.

J. YOUR RESPONSIBILITY AS A HOST

When you and your chapter decide to hold a party, you assume responsibility for the safety and welfare of your members and guests. (Some courts have determined that once inside, even the uninvited person becomes your responsibility.) FIPG member chapters must establish and adopt party policies and procedures conforming with the FIPG Risk Management Policy. Party awareness is no longer an option or luxury; it may well be a determining factor in the continuing long-term existence of fraternities.

K. APPENDICES:

1. Hosting a Party Within FIPG Policies and Some Common Sense
2. FIPG: Third Party Vendor Checklist
3. TIPS
4. Social Activities Without Alcohol

APPENDIX 1

1. HOSTING A PARTY WITHIN FIPG GUIDELINES AND SOME COMMON SENSE
2. HOST A CLOSED PARTY.
 - a. Members, associates, and dates.
 - b. Limit guests to one couple per member.
3. FOCUS decorations and activities ON THE THEME OF THE PARTY, NOT ALCOHOL.
4. SERVE FOOD.
 - a. Appropriate to theme.
 - b. Avoid salty foods or snacks; serve foods high in protein.
5. APPOINT PARTY MONITORS.
 - a. Oversee the party to make sure all attending are well behaved.
 - b. Agree not to consume alcohol that evening.
 - c. Act as sober hosts who agree to make sure party starts and ends on time and that the bar opens and closes on time.
6. APPOINT DESIGNATED DRIVERS
 - a. Will check all car and other motor vehicle keys at door as party begins.
 - b. Act as sober hosts who agree to provide transportation home to any guest determined to be impaired, and to make arrangements to return keys the next day.
7. DO NOT USE CHAPTER FUNDS TO PURCHASE ALCOHOL.
 - a. Make event a “Bring Your Own” and limit amount allowed. For example, for a four-hour party, limit each person of legal drinking age to a six-pack of beer or six ounces of straight alcohol.
 - b. Do not allow members to pass the hat to purchase alcohol.
8. DO NOT SELL ALCOHOL.
 - a. Charging for admission or a cup and then providing alcohol is no different than selling by the drink.
 - b. The chapter cannot provide alcohol under any circumstances, even if it is served free to members and guests.
 - c. Do not allow undergraduates or alumni to establish bartabs for the event.
9. CONDUCT “BRING YOUR OWN” EVENTS, USING THE NATIONAL INTERFRATERNITY CONFERENCE guide, *Making Bring Your Own Beverage Events Happen*. The BYOB checklist is provided in this document.
10. CHECK IDs AT THE DOOR, AND IDENTIFY THOSE OVER THE LEGAL DRINKING AGE in some unique way, such as wrist bracelets.
11. SERVE NON-ALCOHOLIC BEVERAGES and display them attractively.
 - a. Use same cups for alcoholic and non-alcoholic drinks so everyone feels comfortable.
 - b. Be imaginative; serve a non-alcoholic drink that goes with the party theme.
12. SET STARTING TIME AND ENDING TIME for the party and stick with them, limit the party to four hours.
13. DO NOT PERMIT DRINKING GAMES.

14. MONITOR FOR THE INTOXICATED.

- a. Stay with the person; have the person sleep on his or her side to prevent choking.
- b. If he/she has any breathing problems, check for clear air passage, administer mouth-to-mouth resuscitation and call for emergency medical help immediately.
- c. Avoid problems, limit guests to no more than a six pack of beer or the equivalent.

15. BE A RESPONSIBLE HOST.

- a. If you invite a guest, you are responsible for controlling his or her behavior.
- b. Hosting a party is not a lark; all members and especially the officers are accountable if a problem occurs.

16. DO NOT ALLOW BOTTLES.

Bottles provide an opportunity for broken glass and injury to your guests. Restrict consumption of any beverages to cans and plastic cups.

- a. APPENDIX 2
- b. FIPG: THIRD PARTY VENDOR CHECKLIST
- (1) THE CHAPTER PRESIDENT:

Your chapter will be in compliance with the risk management policies of your national fraternity and FIPG if you hire a “third party vendor” to serve alcohol at your functions WHEN you can document the following checklist items.

(2) THE VENDOR MUST:

_____ 1. Be properly licensed by the appropriate local and state authority. This might involve both a liquor license and a temporary license to sell on the premises where the function is to be held.
ATTACH COPIES OF STATE AND LOCAL LICENSES TO THIS CHECKLIST.

_____ 2. Be properly insured with a minimum of \$1,000,000 of general liability insurance, evidenced by a properly completed certificate of insurance prepared by the insurance provider.

The above “certificate of insurance” must also show evidence that the vendor has, as part of his coverage, “off premise liquor liability coverage and non-owned and hired auto coverage.”

The certificate of insurance must name as additional insured (at a minimum) the local chapter of the fraternity hiring the vendor as well as the national fraternity with whom the local chapter is affiliated.

ATTACH A COPY OF THE CERTIFICATE OF INSURANCE AND HIGHLIGHT REQUIRED CLAUSES.

_____ 3. Agree in writing to cash sales only, collected by the vendor, during the function.

_____ 4. Assume in writing all the responsibilities that any other purveyor of alcoholic beverages would assume in the normal course of business, including but not limited to:

- A. Checking identification cards upon entry;
- B. Not serving minors;
- C. Not serving individuals who appear to be intoxicated;
- D. Maintaining absolute control of ALL alcoholic containers present;
- E. Collecting all remaining alcohol at the end of a function (no excess alcohol - opened or unopened - is to be given, sold or furnished to the chapter).
- F. Removing all alcohol from the premises.

ATTACH A WRITTEN AGREEMENT SIGNED AND DATED BY THE CHAPTER PRESIDENT AND THE VENDOR STIPULATING AGREEMENT TO THE ITEMS REQUIRED IN #3 AND #4 ABOVE.

This form must also be signed and dated by both the chapter president and the vendor. In doing so, both parties understand that only through compliance with these stipulations will the chapter be in compliance with FIPG and national fraternity requirements.

Chapter President’s Signature & Date

Vendor’s Signature/Company & Date

- c. APPENDIX 3
- VI. Training for Intervention Procedures by Servers of Alcohol ®
- T I P S

a. TIPS FOR THE UNIVERSITY

(1) TIPS for the University is a training program which specifically addresses many problems associated with alcohol use by university students. The two-hour program is designed for individual students, residence hall advisors, fraternity and sorority officers, faculty members, servers at campus pubs, and representatives of alumnae/alumni groups or other university organizations.

TIPS uses printed materials, videotapes and role-playing exercises to educate students and university officials about the effects of alcohol consumption; how to recognize potential problem situations; and how to intervene in a tactful, yet effective manner. TIPS workshops also include information on the legal responsibilities of private party hosts and how to minimize the liability associated with serving alcohol.

Strict quality controls ensure that the TIPS training experience is useful. In fact, several insurance companies recognize the importance of TIPS as a risk reduction tool by offering substantial discounts on liability coverage to TIPS-trained establishments. TIPS also is the only server training program proven effective by independent university research.

TIPS for the University is more than an alcohol awareness program. TIPS-trained individuals actually can reduce the incidence of drunkenness and drunk driving on and around campus.

Institutions where TIPS trainers are active include:

- | | |
|---------------------------------------|---------------------------------------|
| Appalachian State University | Massachusetts Institute of Technology |
| Babson College | Mercyhurst College |
| Barclay College | Middlesex Community College |
| Brandeis University | Mississippi, University of Southern |
| Bunker Hill Community College | New Hampshire, University of |
| California University of Pennsylvania | Oberlin College |
| Charleston, College of | Quincy Junior College |
| Christopher Newport College | Rensselaer Polytechnic Institute |
| Colby College | Salisbury State University |
| Colorado, University of | San Diego, University of |
| Cornell University | Sauk Valley College |
| Dickinson College | Scranton, University of |
| East Stroudsburg University | Southwest College |
| Fairfield University | SUNY-Stony Brook |
| Ferris State University | Trident Technical College |
| Gallaudet University | Utah, University of |
| George Mason University | Virginia, University of |
| Georgetown University | Widener University |
| Manitoba, University of | Worcester State College |
| Maryland, University of | |

VII. For more information about TIPS for the University,

VIII. Call: 1-(703)-524-1200 or 1-800-438-8477

Health Communications, Inc. / 1101 Wilson Blvd., Suite 1700 / Arlington, VA 22209

- a. APPENDIX 4
- b. CHAPTER PROGRAMMING:
- c. SOCIAL ACTIVITIES WITHOUT ALCOHOL

(Some of the following events can be for the group only, with another group on campus, or with dates; some can be used as fund raisers for the group's philanthropy; some can be used as projects to benefit an organization in the community - e.g., senior citizens center, shelter for the homeless, orphanage, etc.)

Water skiing	Breakfasts or dinner exchanges	Caribbean cruise (can raffle
Surfing	with another chapter	tickets for a weekend trip)
Card games	Tie-dye party	Flintstones
Movie	Boxer Rebellion	Hay rack rides
Go to plays, musicals	Beach theme	Famous couples party
Go to Parks	Reggae (have limbo contest)	Thru the ages - each class given
Frisbee-throwing	Sports Illustrated	a different decade to dress
Backpacking, camping	60s prom party	as (60s, 70s, 80s, etc.)
Sightseeing tours	Storybook ball	Hair movie theme
Poker	Mystery date (set up each	Heaven and Hell
Visit other campuses,	other)	Pajama party
chapters	Mardi Gras	Square dance
Lunch with underprivileged	M*A*S*H	Visit a theme park
children	Mad for Plaid, Get Plaid	Progressive dinner
Rafting	Prohibition party(20s theme)	Brotherhood/sisterhood night
Softball, volleyball	Valentine's Day theme	Rent out a movie theater
Sing with another Greek	Generic (black and white)	Yard sale
group	Tacky tourist	Chili cook-off
Cookout	Polyester party	Church exchange
Carwash	Graffiti party	Homecoming displays
Tennis tournament	Ski theme	Game party (e.g., TV game
Roller skating, ice skating	Cave man theme	show, board game, etc.)
Video night	Hurricane party (get ready for	Pumpkin carving
Putt-putt golf	a hurricane)	Adopt-a-school (tutoring)
Campus lecture	GI theme (military)	Theme parties
Potluck dinner	Circus, Circus	
Ice cream social	Wedding party	
Easter egg hunt	Looney-Tunes	
Casino party	Reach the beach	
Tricycle race	Crush party	
Haunted house	Halloween, Christmas, St.	
Comedy night	Patrick's Day, etc.	
Beach party	My tie (guys bring over box of	
Sledding	ties and members go to	
Bowling	party wearing one of the	
Secret Santas, turkeys,	ties)	
spooks, etc.	Dating Game	
Picnics, barbecues		
Parents day or dinner/dance		
Faculty mixer		

d. FIPG FOCUS

on

e. DRUGS

The Risk Management Policy of the FIPG, Inc. shall apply to all member men's and women's fraternity entities and all levels of fraternity membership. The policy specifically addresses the issue of drugs as follows:

(1) FIPG Policy on Drugs

The possession, sale or use of any ILLEGAL DRUGS or CONTROLLED SUBSTANCES while on chapter premises or during a fraternity event or at any event that an observer would associate with the fraternity, is strictly forbidden.

2. COPS SEIZE THREE FRATERNITY HOUSES, CHARGE 12 IN DRUG RAID

a. The Bakersfield Californian

March 23, 1991

The Greek world was jolted in 1991 when three houses at the University of Virginia were seized because of drug activity. In the Greek world as in all of society, substance abuse and chemical dependency are terms becoming well known. Substance abuse and chemical dependency are not new and neither is the effort to thwart their occurrence. Over the past few years, the problems inherent in substance abuse and chemical dependency have been addressed by federal, state, and local governments, as well as health and human service agencies. They have dealt with and tried to overcome the problems associated with substance abuse and chemical dependency. Though these efforts have merit, it is critical that members and leaders of our university communities take a stand and become more involved with solving the issue of substance abuse and chemical dependency on our campuses.

COMMON QUESTIONS CONCERNING SUBSTANCE ABUSE AND CHEMICAL DEPENDENCY

3. WHAT IS CHEMICAL DEPENDENCY?

It is a disease or illness like any other. It is a primary disease, *not a symptom* of some other underlying cause.

Chemical dependency causes the related problems that occur in the user's or drinker's life.

4. WHAT CAUSES CHEMICAL DEPENDENCY?

The exact cause remains unknown, but it is *not* caused by lack of willpower, weakness of character, or some flaw in a person's moral structure. It is impossible to predict who will become dependent when exposed to using drugs or alcohol. Due to the ever-present availability of and exposure to drugs and alcohol in our society, evidence is clearly shown that anyone who *can* become dependent, in all probability, *will* become dependent.

5. CAN OTHER PROBLEMS IN A DEPENDENT PERSON'S LIFE BE TREATED?

No. Not while the dependency remains unarrested. The disease of chemical dependency rests on a human life in such a way that it effectively blocks the receipt of any other care we might want to deliver to whatever else is wrong with the individual.

ONCE CHEMICALLY DEPENDENT, IS A PERSON LIKELY TO INITIATE RECOVERY BY HIMSELF OR HERSELF?

Probably not. Chemical dependency is predictable and progressive. Untreated, it will *almost always* get worse.

6. HOW LONG DOES IT LAST?

Once dependent, the person remains so forever. However, dependency can be arrested and will remain so as long as there is abstinence from mood-altering chemicals. Relapse is an ever-present danger. Recovery is a *lifelong commitment*.

7. WHAT WILL HAPPEN IF IT IS LEFT UNTREATED?

Chemical dependency is fatal. If the dependency is not arrested, premature death will result.

8. CAN THE ILLNESS BE TREATED?

Chemical dependency is treatable and intervention is the best and most reliable method for initiating treatment. Over 70% of interventions are successful in leading the chemically dependent individual to accept his or her problem and seek treatment.

9. WHAT ARE THE SYMPTOMS OF CHEMICAL DEPENDENCY?

The symptoms are compulsions to use drugs or drink. The compulsion is evident in using or drinking that is inappropriate, unpredictable, excessive, or constant. (e.g., having a drink at 8 a.m. before class.)

WHAT IS THE DIFFERENCE BETWEEN CHEMICALLY DEPENDENT AND NON-DEPENDENT? I KNOW A FRIEND WHO USED DRUGS ONCE BUT HASN'T SINCE.

A non-dependent person *will stop* using drugs or drinking as a result of a brush with the law, reprimand, or an episode with a family problem. A dependent person *will not stop*. *If using alcohol or drugs is causing any continuing disruption in an individual's personal, social, spiritual, or economic life and the person does not stop using, he or she is chemically dependent.*

10. CAN A PERSON BE HELPED WHILE CONTINUING TO DRINK OR USE?

No. Not even the best psychiatric help can have lasting effects until substance use or drinking stops.

WHY DOESN'T A CHEMICALLY DEPENDENT PERSON SEEK HELP WHEN BAD EXPERIENCES ARE CONTINUALLY OCCURRING?

People with this illness generally do not seek treatment on their own volition because they are not aware of their dependency. They remain utterly unaware of the progress of the disease. This is due, in a large part, to rationalization and delusion. Every bizarre behavior is rationalized away, and as a result of delusion (repression, blackouts and/or recall), the person's ability to remember what has happened during any given drinking or drug using episode is destroyed.

11. WHAT ARE THE PROGRESSIVE PHASES OF SUBSTANCE ABUSE?

The four phases of substance abuse are listed below:

1. **LEARNS MOOD SWING (Experimentation).**
Experiences the effects of transferring from normal feelings to euphoric feelings.
2. **SEEKS MOOD SWING (Compulsion).**
Growing anticipation of effects; preoccupied with experiencing effects; desires regular use; develops tolerance (requires more of a drug to obtain the same level of effect).
3. **NEGATIVE REACTIONS (Delusions).**
Experiences depression after euphoria; rationalizes all negative behavior and feelings; experiences blackouts.
4. **USES CHEMICALS TO FEEL NORMAL (Dependency).**
Reality is distorted to the extent that continual use is required to cope with day-to-day living.

12. WHO IS ABUSING OR MISUSING DRUGS?

You may be surprised to learn that drug abuse or misuse is prevalent throughout society. For instance, the problem may be found in adolescents, housewives, businessmen, young adults (including fraternity and sorority members), senior citizens, whites, blacks - all whether rich or poor.

13. WHAT DRUGS ARE BEING ABUSED?

Alcohol, stimulants, marijuana, narcotics, hallucinogens, sedatives, and inhalants are all substances that are commonly abused. Some of these are legal and some are illegal. For those that are legal, there is a propensity for misuse because they are more widely available.

14. WHY ARE DRUGS BEING ABUSED?

There are numerous reasons for people abusing drugs. Many people abuse drugs for their psychoactive (mind-altering) properties. Others have the wish or belief that drugs can solve their problems; they are pressured by peers to experiment; they want to experiment; they derive enjoyment from taking the drug. Aiding and abetting the abuse is the ease of obtaining some drugs (such as alcohol).

WHAT OPTIONS ARE AVAILABLE FOR PEOPLE WHO WANT TO HELP THEIR CHEMICALLY DEPENDENT FRIENDS?

- | | | |
|--------------------------------|---|------------------------------------|
| University counseling services | * | Narcotics Anonymous |
| Alcoholics Anonymous | * | See Appendix for further resources |

a. PROGRESSIVE SYMPTOMS OF ALCOHOL DEPENDENCY AND RECOVERY

Alcoholism is a disease with predictable symptoms or phases. The chart below helps pinpoint where an alcoholic is in this process and also will help you to be aware of the symptoms of this devastating disease.

DEPENDENCY

Occasional relief drinking
Constant relief drinking commences

RECOVERY

Group therapy and mutual help continue
Increasing Tolerance

Increase in alcohol tolerance	Contentment in sobriety
Onset of memory blackouts	Care of personal appearance
Surreptitious drinking	Confidence of peers
Urgency of first drinks	Appreciation of real values
Increasing dependence on alcohol	Increase of emotional control
Feelings of guilt	Rebirth of Ideals
Unable to discuss problem	Facts faced with courage
Memory blackouts increase	New interests develop
Decrease of ability to stop	New circle of stable friends
drinking when others do so	Adjustment to needs of others,
Drinking bolstered with excuses	Family and friends
Persistent remorse	appreciate efforts
Grandiose and aggressive behavior	Desire to escape goes
Promises and resolutions fail	Natural rest and sleep
Tries geographical escapes	Return of self-esteem
Loss of ordinary will power	Realistic thinking
Loss of other interests	Diminishing fears of
Work and money troubles	the unknown future
Tremors and early morning drinks	Regular nourishment taken
Unreasonable resentments	Appreciation of possibilities
Decrease in alcohol tolerance	of new way of life
Neglect of food	Start of group therapy
Onset of lengthy intoxications	Onset of new hope
Physical deterioration	Improved physical condition
Moral deterioration	Right thinking begins
Impaired thinking	Takes stock of self
Drinking with inferiors	Meets normal and
Indefinable fears	happy former addicts
Unable to initiate action	Stops taking alcohol
Obsession with drinking	Told addiction can be arrested
Vague spiritual desires	Learns alcoholism is an illness
All alibis exhausted	Honest desire for help

TOTAL DEFEAT ADMITTED

Recognition is provided to Care Unit for making this information available.

15. APPENDIX:

Resources for Information on and Treatment of Drug Abuse

a. APPENDIX

16. RESOURCES FOR INFORMATION ON AND TREATMENT OF DRUG ABUSE

For information on and treatment of drug abuse (including alcoholism), look in your local Yellow Pages - “Drug Abuse - Treatment”. Another primary source should be your local Campus Counseling or Crisis Center.

ORGANIZATION	REMARKS
Hazeldon Foundation Box 176 Center City, MN 55012-0176 1-(800)-328-9000 (U.S.) 1-(800)-257-0070 (MN)	World’s largest source of educational materials on chemical dependency.
National HelpLine 1-(800)-262-2463	Counselors on duty 24 hours a day - staffed by professionals.
The Johnson Institute 7151 Metro Blvd. #250 Minneapolis, MN 55439-2122 1-(800)-231-5165 (U.S.) 1-(800)-247-0484 (MN)	Provides reference to appropriate agencies in your area.
Narcotics Anonymous (See local White Pages of telephone directory)	Self-help treatment program modeled on successful AA program.
Alcoholics Anonymous (Use local telephone directory)	Well-known for a very successful treatment program for alcoholics.
Al-Anon Family Groups (Use local telephone directory)	Support program for family and friends of alcoholics.
Nar-Anon Family Groups (Use local telephone directory)	Support program for family and friends of narcotics users.
National Clearinghouse for Alcohol Information P.O. Box 2345, Dept. #10 Rockville, MD 20852	Write to obtain a listing of counseling and treatment centers in your state.
Look under “Drug Abuse” in local telephone Yellow Pages	Lists many local organizations that work with alcoholics and drug abusers.
PRIDE (Parents Resource Institute for Drug Education)	Provides information on how to deal with abuse problems.
NIDA (National Institute on Drug Abuse) 1-(800)-662-4357	Gives information on local treatment facilities.
Alcohol & Drug Abuse Education Program U.S. Office of Education 400 Maryland Ave., SW Washington, DC 20702	Write to obtain information on education and treatment materials.

a. BOOKS

Roads to Recovery (Ed., Jean Moore)
New York: Macmillan, 1985

Lists and provides description of several hundred residential
treatment centers nationwide.

Intervention (By Vernon Johnson)
Johnson Institute, 1986

Complete description of the intervention process.

IX. From the FIPG Risk Management Manual

X. Section 4

a. FIPG FOCUS

on

b. SEXUAL ABUSE AND HARASSMENT

The Risk Management Policy of the FIPG, Inc. shall apply to all men's and women's member fraternity entities and all levels of fraternity membership. The policy specifically addresses the issue of sexual abuse and harassment as follows:

(1) FIPG Policy on Sexual Abuse and Harassment

The fraternity will not tolerate or condone any form of sexist or sexually abusive behavior on the part of its members, whether physical, mental or emotional. This is to include any actions which are demeaning to women or men, including but not limited to date rape, gang rape or verbal harassment.

2. SEXUAL ABUSE

1. A chapter will not tolerate or condone any form of sexist or sexually abusive behavior on the part of its members, whether physical, mental, or emotional. This is to include any actions that are demeaning to men or women, including but not limited to date rape, gang rape, and verbal harassment.

2. A chapter will not sponsor or participate in any activity, including competitive games and philanthropic endeavors, that is abusive or demeaning to human beings.

3. A chapter will educate its members on the issue of sexual abuse.

3. WHY SHOULD WE BE CONCERNED ABOUT SEXUAL ABUSE?

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 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.

4. WHAT IS SEXUAL ABUSE?

In order to understand sexual abuse, we must define both sexual harassment and rape. Sexual harassment is defined as the unwelcome, unreciprocated imposition of sexual attention, usually in the context of a relationship of unequal power. Rape is defined as an act of sexual penetration with a person against his/her will. Both of these actions fall under the definition of sexual abuse.

There are many types of sexual abuse. Recognize that sexually abusive behavior occurs on a continuum ranging from harassment to rape. Sexual abuse usually falls into two categories, verbal and physical.

Verbal abuse may include:

- whistling
- humor and jokes about sex or male or female specific traits
- suggestive or insulting sounds
- sexual innuendoes about your or someone else's personal appearance
- sexual innuendoes about your or someone else's sexual activities
- demands for sexual favors accompanied by implied or overt threats

Physical abuse may include:

- obscene gestures
- staring suggestively
- any inappropriate touching, pinching or patting
- brushing against someone else's body
- coerced sexual intercourse
- assault

5. WHY DOES SEXUAL ABUSE OCCUR?

Although there is not one direct cause for sexually abusive behavior, there are some factors that help build an environment conducive to sexual abuse. Factors such as gender role stereotyping - what our society says is "feminine" and "masculine" - are part of the problem leading to rape and sexual harassment.

Generally, males are socialized to be competitive, aggressive and dominant. Little boys grow up playing games such as "cops and robbers" with a clear winner and clear loser. As they grow older, males are encouraged to experiment with their sexuality as a part of growing up. This environment that encourages males to "win" often leads to the belief in the "right" to have sex. In contrast, females are generally socialized to be passive, dependent and people-pleasers. They grow up playing games with little or no rules, such as "house." Unlike males, females are discouraged from experimenting with their sexuality. The double standard for sex prevails.

This social environment that encourages males to be aggressive and females to be passive is ripe for sexual abuse. Sexual harassment and rape are issues of power abuse. If we can understand how gender role stereotyping often leads to power imbalances, we can better understand how the phenomenon of sexual abuse happens in our society.

6. WHAT CAN YOU DO AS AN INDIVIDUAL TO MINIMIZE SEXUAL ABUSE?

Understand that you are responsible for your own actions as an individual and as a member of a group.

Understand your own sexuality and be aware of social pressures.

Don't assume that previous permission for sexual activity applies to the current situation.

Don't assume that just because someone dresses in a "sexy" manner and flirts that she/he wants to engage in sexual activity. However, know these actions may be misinterpreted.

Don't get into a vulnerable situation with someone you don't know or trust.

Don't participate in or allow "less severe rapes" to happen. Verbal harassment of women, whistles, snide comments and stares are all assaults on any woman's or man's sense of well being. The underlying intention is to intimidate the person.

Take an equal role in your relationships with the opposite sex.

Reject sexual stereotypes that define women as passive, weak and irrational, and men as aggressive, macho and dominating.

Avoid excessive use of alcohol and other drugs that will impair your judgment and interfere with effective communications.

Don't rape. Sexual intimacy is a free exchange between free people. Intimidation, coercion and force have no place in love-making.

7. WHAT CAN WE DO AS A GROUP TO PREVENT SEXUAL ABUSE?

Review chapter and system "traditions" and eliminate sexist, degrading practices that signal to members that it is OK to demean and not respect others.

Host educational programs for your chapter. Hold a program on human sexuality. Hold another program on alcohol and other drugs. Aggressively address problems of substance abuse that lead to other problems.

Invite a campus counselor to conduct a program on male-female relationships and assertiveness communication.

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

8. WHAT CAN YOU DO IF YOU OR SOMEONE YOU KNOW HAS BEEN SEXUALLY HARASSED?

Stand up to the harasser. If you are in a situation that doesn't feel right, let your harasser know that you feel uncomfortable. Tell him that you do not like what he is doing.

Keep written details of each incident. It is important to record date, place, time, and the type of harassment and your response to that harassment.

Seek out support from friends with whom you can share your concerns.

Explore your options to file a formal complaint with the university. Most universities have a set procedure to be followed concerning sexual harassment complaints.

9. WHAT CAN YOU DO IF YOU OR SOMEONE YOU KNOW HAS BEEN RAPED?

Contact a close friend or relative with whom you would feel comfortable talking.

If a friend tells you that she/he has been raped, believe her/him. False alarms are extremely rare. It is important to listen to her/him and then encourage her/him to call a crisis center, contact the police and receive medical treatment.

Call a rape-crisis center or rape-crisis hotline. Rape-crisis centers are staffed with professional counselors who will help you begin to sort through your feelings. Counselors are available 24 hours a day and all calls are confidential.

Contact the police. By contacting the police, you will have some flexibility in your legal options. You may or may not decide to prosecute. But if you do, the necessary evidence will have been collected. Confidentiality is also observed by the police.

Get medical treatment. It is important that you receive medical treatment for several reasons. First, you may or may not decide to prosecute. But if you do, evidence will have been collected by medical personnel.

Although you may feel very dirty, do not brush your teeth, urinate, or take a shower before receiving medical treatment. It destroys crucial evidence. Secondly, seeking medical help will help prevent any possible consequences of rape such as sexually transmitted diseases or even pregnancy.

10. WHAT CAN YOU DO IF SOMEONE IN YOUR CHAPTER HAS BEEN ACCUSED OF RAPE?

The president of the chapter is the spokesperson for the fraternity. He is responsible in an emergency situation and must make all necessary phone calls and important decisions.

The president should contact the advisor and inform them of the situation.

The president should then contact the national headquarters and inform them of the situation. They will be able to give you guidance regarding the next step.

The president should then contact the Greek advisor and inform him/her of the situation.

Only the president, national fraternity and the advisor should make comments to the media regarding this situation. Do not feel as though you must give the media an answer. It is all right to offer them "No comment" and tell them that you may call them when you receive any additional information.

Advise the accused member of the chapter to seek legal advice.

a. APPENDICES:

1. Is Your Chapter Safe?
2. How to Keep Your House a Safe Place/How to Be Safe on Campus
3. A Dater's Bill of Rights
4. How Men Can Tell if Their Behavior Is Sexual Harassment
5. Resources

b. APPENDIX 1

c. IS YOUR CHAPTER SAFE?

1. Do your chapter members respect the opposite sex?
2. Do you follow FIPG policies and procedures?
3. Are crude jokes and “awards” permitted during chapter meetings?
4. Are your chapter members afraid to speak out against questionable behavior at parties?
5. Are your chapter members afraid to say something to someone who is demeaning others?
6. Would you be proud to have your family members or national president at a chapter function?

d. APPENDIX 2

e. HOW TO KEEP YOUR HOUSE A SAFE PLACE

1. Always keep your chapter house doors locked. DO NOT leave doors propped open for friends who might be coming over later.
2. Make sure that all windows are closed and locked before turning in for the night.
3. Do not lend your key to anyone. Do not give out the codes for the chapter's door locks.
4. Do not use a keychain with your fraternity letters with your keys in the event that you lose your keys.
5. If you lose your keys, be sure to report it to the chapter president and the house manager.
6. Be sure that all entrances to your chapter house are well lighted.
7. Be sure that all bushes and shrubbery are trimmed to discourage someone from hiding in them.
8. Place emergency numbers next to every phone in the house.

f. HOW TO BE SAFE ON CAMPUS

1. Try to walk with groups or take public transportation, especially after dark.
2. If you **must** walk by yourself, choose a lighted, populated route.
3. As you walk, be sure to walk briskly and with confidence. Be Alert! It is also important to be aware of your surroundings - keep looking around and listening carefully.
4. If a person or car seems to be following you, change direction or cross the street. If you're still followed, run to the nearest lighted building. Scream "Fire" or "Call the Police" as people are more likely to respond.
5. If you jog, it is a good idea to vary your times and routes. Use the buddy system.

g. APPENDIX 3

h. A DATER'S BILL OF RIGHTS

- I HAVE THE RIGHT*** - to refuse a date without feeling guilty.
- I HAVE THE RIGHT*** - to ask for a date without feeling rejected or inadequate if the answer is no.
- I HAVE THE RIGHT*** - not to act macho.
- I HAVE THE RIGHT*** - to choose not to act seductively.
- I HAVE THE RIGHT*** - to say no if I don't want physical closeness.
- I HAVE THE RIGHT*** - to start a relationship slowly, to say "I want to know you better before I become involved."
- I HAVE THE RIGHT*** - to be myself without changing to suit others.
- I HAVE THE RIGHT*** - to change a relationship when my feelings change. I can say, "We used to be close, but I want something else now."
- I HAVE THE RIGHT*** - if I am told a relationship is changing, not to blame or change myself just to keep it going.
- I HAVE THE RIGHT*** - to an equal relationship with the opposite sex.
- I HAVE THE RIGHT*** - not to dominate or be dominated.
- I HAVE THE RIGHT*** - to act one way with one person and a different way with someone else.
- I HAVE THE RIGHT*** - to change my goals whenever I want to.

Edited from: Campus Organized Against Rape
University of Florida
Gainesville, Florida

i. APPENDIX 4

j. HOW MEN CAN TELL IF THEIR BEHAVIOR IS SEXUAL HARASSMENT

Some men (and women) are confused as to what behaviors constitute sexual harassment. The following questions may be especially helpful in assessing one's own behavior:

Would I mind if someone treated my wife, partner, girlfriend, mother, sister or daughter this way?

Would I mind if this person told my wife, partner, girlfriend, mother, sister or daughter about what I was saying or doing?

Would I do this if my wife, partner, girlfriend, mother, sister or daughter were present?

Would I mind if a reporter wanted to write about what I was doing?

If I ask someone for a date and the answer is "No," do I keep asking?

If someone asks me to stop a particular behavior, do I get angry and do more of the same instead of apologizing and stopping?

Do I tell jokes or make "funny" remarks involving women and/or sexuality? (Such jokes may offend many people.)

Bernice R. Sandler

If the answer to any of these questions is yes, the chances of the behavior being considered sexual harassment are very high. Because such behavior is likely to be high risk, if you have to ask, it is probably better not to do it.

k. APPENDIX 5

1. RESOURCES

For information on sexual assault and harassment, look in your local Yellow Pages index, under “Sexual Abuse Counseling.” Another primary source of information is your local campus counseling or crisis center. Other helpful resources include:

(1) Santa Monica Rape Treatment Center
310-319-4000

(2) Sexual Assault Crisis Hotline
800-643-6250

(3) Sexual Assault Crisis & Support Center
800-421-4325

XI. From the FIPG Risk Management Manual

XII. Section 5

a. FIPG FOCUS

on

b. HAZING

The Risk Management Policy of the FIPG, Inc. shall apply to all member men's and women's fraternity entities and all levels of fraternity membership. The policy specifically addresses the issue of hazing as follows:

(1) FIPG Policy on Hazing

No chapter, colony, student or alumnus shall conduct nor condone hazing activities. Hazing activities are defined as:

Any action taken or situation created, intentionally, whether on or off fraternity premises, to produce mental or physical discomfort, embarrassment, harassment, or ridicule. Such activities may include but are not limited to the following: use of alcohol; paddling in any form; creation of excessive fatigue; physical and psychological shocks; quests, treasure hunts, scavenger hunts, road trips or any other such activities carried on outside or inside of the confines of the chapter house; wearing of public apparel which is conspicuous and not normally in good taste; engaging in public stunts and buffoonery; morally degrading or humiliating games and activities; and any other such activities that are not consistent with academic achievement, fraternal law, ritual or policy, or the regulations and policies of the educational institution, or applicable state law.

2. EDUCATION IS OUR GOAL

The purpose of fraternity education is just that - education about the fraternity, about the chapter and about the college or university. It is education about past and present members of the fraternity, and it is education about what makes a good member.

It is the responsibility of every member to educate in a constructive and harmless way. Each member must watch out for new members, whether pledged member, associate or provisional in nature. It is the responsibility of every member to see that the anti-hazing standards of FIPG are not violated.

3. AREAS OF CONCERN

The senseless act of hazing not only creates liability risk for the chapter and the entire fraternity, but also hinders the development of the friendships that are the basis of brotherhood and sisterhood.

In recent years, a number of states have enacted laws that make hazing an illegal act. This means that, in those states, a lawsuit resulting from a hazing activity might exclude insurance coverage for members who were aware of or condoned a hazing activity. This exclusion would result because you cannot be insured for an illegal act.

Therefore, hazing carries a number of risks, including:

1. A civil lawsuit;
2. Criminal prosecution for an illegal act;
3. Discipline by the fraternity;
4. Discipline by the college or university; and
5. Possible loss of insurance coverage.

4. BUT WHAT WE DO IS NOT HAZING

Beauty is in the eye of the beholder. So is hazing. What you may consider to be a perfectly harmless way of making your pledged members learn their lessons in education, may, in the view of others, be an act of violence that can be criminal. Hazing is a felony in more than 38 states. In addition, no college administration or fraternity condones nor accepts hazing as a normal part of fraternity education.

The biggest danger in hazing is that it gets out of hand. What begins as an innocent prank can lead to disaster. You are familiar with the apocryphal story of the pledge who was tied to the railroad track, after the chapter carefully checked the timetable for that particular route - only to discover to their horror that trains do run late.

The role of the undergraduate chapter is to see that the education process is both enjoyable and rewarding, not only for the new members, but also for the active members. This calls for a precise agenda for membership education, including a list of activities and dates and times. New and old members can participate in any activity, and by being knowledgeable, get more out of activities and the educational experience.

5. WHERE HAZING BEGINS

Answer these questions about each activity in your pledge/new member education program. If there is one question that has a negative answer, then you know that this activity should be eliminated.

- Is this activity an educational experience?
- Does this activity promote and conform to the ideal and values of the fraternity?
- Will this activity increase the new members' respect for the fraternity and the members of the chapter?
- Is it an activity that pledged and initiated members participate in together?
- Would you be willing to allow parents to witness this activity? A judge? The university president?
- Does the activity have value in and of itself?
- Would you be able to defend it in a court of law?
- Does the activity meet both the spirit and letter of the standards prohibiting hazing?

6. HOW TO CHANGE FRATERNITY EDUCATION

There always is resistance to change. No matter how imminent the danger or how great the risk, some are always opposed to change. With the fraternity education process it is no different. People will still ask questions and make statements such as:

“We’ve never had any problems or gotten in trouble.”

“What is this fraternity going to be like?”

“The International (or National) Office is doing this to cover themselves.”

“This is not the same fraternity that I joined.”

“What’s the point of being in a fraternity?”

“They’re just doing what I did, and I liked it.”

“It is a bonding experience.”

“It is necessary to be a good brother (sister) and to understand respect for the brotherhood (sisterhood).”

These questions and statements all miss the point of hazing and of fraternity education. Having someone carry a rock or a brick does not make one respect the fraternity. Having a person wear a dunce cap to class does not inspire honor for the fraternity.

7. WHAT NEW MEMBERS EXPECT FROM THEIR EDUCATION

New members desire many things from the fraternity. They expect these things when they become full members, and they expect them during their education period.

They want:

To make friends

To have a positive experience with their chapter

To learn about the organization

To feel wanted and needed

To be informed as to what the chapter expects from them

To join an organization, not a disorganization

To be respected as individuals and members

To be helped in adjusting to campus life, college classes, and chapter responsibilities

To have fair treatment and not be subservient to initiated members

To do only the work that initiated members do

To respect older members

To have initiation requirements, but not to have to earn active status through personal favors, competition or juvenile activities

To have lots of fun. After all, what did everyone tell them during rush?

If the chapter offers these things, it has a successful program; and there are many activities that lead to such a program. Remember, if you have any doubt whether something is hazing or not, don’t do it. Find an alternative!

8. APPENDICES:

1. Hazing! It’s Against the Law!
2. Alternatives to Hazing
3. Chapter Programming: During the Pledge Period

- a. APPENDIX 1
HAZING! IT'S AGAINST THE LAW!
- b. **(If you have to ask, it probably is...)**

Hazing is a criminal offense in more than 38 states!

Insurance does not cover a felonious act!

This list of hazing activities, including examples, is intended as a guide. It is NOT complete. Almost anything that pledged members have to do and initiated members don't, is hazing. Would you feel comfortable if the parents of your pledged members were present?

1. Forced road trips off campus, kidnaps of pledged or initiated members. This prohibition is not intended to abolish trips to other chapters, fraternity headquarters, and the like. It is meant to abolish situations in which pledged or initiated members are left stranded in the middle of nowhere without any money, and any other similar activity
2. Any form of forced physical activities and exercise, whether extreme or not (e.g., push-ups, sit-ups or other calisthenics, runs, walks, etc.; whether on a regular surface such as land or a floor, or in some substance such as mud, snow, etc.)
3. Squirting pledged or initiated members with hoses or fire extinguishers
4. Scavenger hunts, whether or not such hunts promote theft, vandalism, destruction of property, and humiliating public acts
5. Paddling, paddle swats, or any other striking, beating, or hitting
6. Kidnappings; transporting a pledged or initiated member against his or her will
7. All-night work or study sessions
8. Forcing or requiring pledged or initiated members to ingest any liquid or solid matter, edible or non-edible (e.g., any alcoholic substance, chewing tobacco, goldfish, raw onions, spoiled food, etc.)
9. Dropping food (eggs, grapes, liver, etc.) or any other item into the mouths of pledged or initiated members
10. Requiring pledged or initiated members to wear unusual, conspicuous, embarrassing, or uncomfortable clothing, or clothing that is not normally considered to be in good taste (e.g., burlap underwear)
11. Uncomfortable or inconvenient sleeping arrangements, including sleeping outdoors
12. Pledged member-initiated member games designed to physically harm members of the pledge class
13. Pledged member shows performed in front of brothers or sisters
14. Sleep deprivation - waking up pledged members repeatedly during the night (pledged members must be allowed at least six continuous, uninterrupted hours of sleep each night, including during pre-initiation and initiation)
15. Humiliation in front of non-members by reference to pledgeship
16. Verbal abuse such as calling a pledged member "scum" or "maggot"; yelling and screaming at pledged members
17. Line-ups of the pledge class, or grilling individuals or groups of pledged members with questions of any kind.
18. Preventing a pledged member from practicing personal hygiene, including making him or her wear the same clothes for a week
19. Jumping on the "nail" (which actually is a piece of aluminum foil)
20. Entering the fraternity house only through a window
21. Penalizing pledged members in any way for not having dates to specific events
22. Forcing an individual to participate in any activity or become involved in any situation that is in violation of federal, state or local laws; contrary to the person's genuine moral or religious beliefs; or contrary to the rules and regulations of the educational institution or the national fraternity
23. Carrying or wearing objects designed to make the pledged or initiated member look foolish

24. Physical or mental shocks, regardless of degree or nature
25. Unwarranted touching of the body
26. Ceremonial burials
27. Degrading games and activities
28. Public stunts of buffoonery
29. Tests of courage, bravery
30. Tests of stamina
31. Any situation that risks serious harm or damage to an individual, whether physical or mental
32. Any activity that might reasonably bring physical harm to the individual
33. Any activity that would degrade or otherwise compromise the dignity of the individual
34. Any activity that requires an unreasonable or inordinate amount of the individual's time, or in any manner impairs the individual's academic efforts
35. Any activity that makes the individual an object of amusement or ridicule
36. Subjecting pledged members to rough-house practices
37. Dangerous stunts
38. Nudity at any time; causing a pledged or initiated member to be indecently exposed or embarrassed
39. Wearing or carrying items such as coconuts, helmets, burlap bags, paddles, or rocks
40. Throwing whipped cream, water, paint, etc. on a pledged or initiated member
41. Extremely loud music or many repetitions of the same music played at any time (including during pre-initiation week or between portions of the ritual)
42. Pushing, shoving or tackling pledged members
43. Rat Court, Kangaroo Court, or other individual interrogations
44. Memorization of stories, poems, or information not directly related to your fraternity
45. Putting pledged members in a room that is uncomfortable (noise, temperature, too small) at any time (including during pre-initiation activities or between portions of the ritual)
46. Personal errands run by pledged members for initiated members (servitude)
47. Assigning pranks such as stealing, painting objects, panty raids, or harassing another organization
48. Initiated members intentionally messing up the house or a room for the pledged members to clean
49. Pledged members not permitted adequate time for studies (including during pre-initiation or initiation period)
50. Deception prior to the ritual designed to convince a pledged member that he or she will not be initiated
51. Lengthy work sessions
52. Constantly, or many times a day, or routinely every day, asking pledged members to think about what to expect in the initiation ritual
53. Keeping information from the pledged members prior to initiation (date of initiation, time required each day for fraternity duties, etc.)
54. Pledged members expected to do anything exclusively for the entertainment of the initiated members
55. House duties and cleaning for pledged members that would not normally be assigned to members and that are not shared by initiated members
56. Pledged members expected to do anything that initiated members will not do with them
57. Black books, name lists, paddles, etc. on which signatures must be obtained. If these are solely for the purpose of getting to know each other and for no other purpose, and as long as the time and the place set for getting signatures are reasonable, this activity is not objectionable
58. Pledged member final examination or other written tests
59. Pledged versus initiated members in athletic contests that are purposefully unfair and do not promote friendly competition, or instead of teams composed from both groups
60. Proof that "every man must be a man"
61. Instilling humility in pledged members
62. Tradition: "We did it, why shouldn't they?"
63. The marking or branding of a pledged or initiated member
64. Preventing a pledged or initiated member from attending class
65. Running stairs while reciting material
66. Purposeless runs for the sake of creating unity
67. Pledged or initiated members vehemently booed or hissed at or demeaned when they make a mistake in recitation in front of the chapter

68. Having pledged members write lists of their faults, sins, believing they must read them to other members
69. Bracing and fingersnapping in pledged members' ears
70. Any violation of Ritual instructions, procedures or statutes
71. Blindfolding pledged members (except for initiation if required by your Ritual)
72. Use of ice, water, fire, or food in a manner not consistent with their proper use
73. Any use of materials (nails, lumber, clothes, silverware, etc.) in any pledged member activity not consistent with their proper use
74. Excessive or particularly hard questioning of pledged member over fraternity information; abusive and extremely pressured questioning of any kind
75. War games or any other similar games
76. Hot or cold (ice) baths
77. Creation of excessive fatigue
78. Ditches
79. Goat rides
80. Ridiculous work assignments, e.g., cleaning floors with toothbrushes, etc.
81. Harassing other fraternities or sororities
82. Not being allowed to eat for any reason
83. Memorization of stories, poems, or information not directly related to your chapter (particularly when profanity is included)
84. Polling, dunking, or showering any member (pledged or initiated) because of an engagement or birthday
85. Any special pre-initiation activities which do not contribute to the development of the member.

Penalties for hazing are very severe. There is no room for error. If you think it's hazing, it probably is. Don't put yourself in a situation that could jeopardize the chapter or any member. This is a very serious matter.

- c. APPENDIX 2
- d. ALTERNATIVES TO HAZING

Some specific means to eliminate hazing and make pledgship a challenging, positive experience:

1. **DEVELOP CHAPTER UNITY OF BOTH PLEDGED AND INITIATED MEMBERS:**
Involve pledged members on chapter committees, attend chapter meetings, hold sports events with mixed teams of pledged and initiated members, and have an all chapter/pledge class retreat. Clean the chapter room together.
2. **PROMOTE SCHOLARSHIP:**
Take advantage of university academic and tutoring services, designate quiet hours on your chapter's halls, invite university speakers to discuss test-taking skills, study methods, etc.
3. **DEVELOP PROBLEM-SOLVING ABILITIES:**
Have pledged members discuss chapter weaknesses such as poor rush, apathy, and poor scholarship. These solutions should be shared with the initiated members. The pledge class should then be involved in the implementation.
4. **DEVELOP SOCIAL SKILLS:**
Hold a seminar on table etiquette and other social graces; plan a seminar with college resources on effective communication skills, body language, eye contact, and other aspects of communicating.
5. **INSTILL A SENSE OF BROTHERHOOD OR SISTERHOOD:**
Plan special events when the entire chapter gets together, e.g., attend a movie, play, professional sports game, etc.
6. **BUILD AWARENESS OF CHAPTER HISTORY:**
Invite an older alumna or alumnus to talk about the chapter's early days, its founding, special chapter traditions, and prominent alumnae or alumni.
7. **DEVELOP LEADERSHIP:**
Assign each pledged member to a chapter committee. Expect the pledge class to plan and implement its own activities. Encourage participation in campus activities outside of the sorority or fraternity. Have the pledge class elect their own officers.
8. **DEVELOP KNOWLEDGE OF THE GREEK SYSTEM:**
Invite the Panhellenic, Pan-Hellenic, IFC President or the Greek Advisor to speak on the Greek system, covering the purposes of fraternities and sororities, the regulations they formulate, and the goals and expectations of the Greek system.
9. **AID CAREER GOALS:**
Use college resources for seminars on resume writing, internships, the job search, job interview skills; invite different alumnae or alumni to speak on various careers.
10. **INVOLVE PLEDGED MEMBERS IN THE COMMUNITY:**
Visit a nursing home or youth center to sing, play games, or just talk; get involved with Project Uplift or other Big Sister/Brother groups. Such involvement should continue well after initiation.

11. **IMPROVE RELATIONS WITH OTHER GREEKS:**

Have pledge classes get together to plan joint social or service activities; pledged members plan a cook-out with another pledge class, followed by a sports activity (softball, volleyball, etc.).

12. **PROHIBIT ALL ALCOHOL:**

Since your pledged members almost certainly are underage, alcohol has no place in any pledged member activity and is specifically prohibited under the FIPG Policy.

e. APPENDIX 3

f. CHAPTER PROGRAMMING:

g. DURING THE EDUCATION PERIOD

Serenade - All chapter members serenade new members or other Greek groups.

Attend school football, softball, basketball events together.

Share-a-Song - Teams get together and write songs to share with the rest of the chapter.

Pajama Party or Sleepover.

Each initiated member writes a page about him/herself for new members. Pages are put into a book and can be given out during pledging. New members do the same for initiated members.

Make banners to welcome the new members.

Make signs for dormitory doors for new members.

Have study buddies to encourage new members to make grades for initiation.

Have secret brothers/sisters - (great way to get to know each other.) (This also can be done within the pledge/associate member class to encourage new members to get to know each other.)

House Buddies - Each new member is paired with an initiated member who lives in the house so that the new member will have a bedroom to put books in when he/she comes over to the house and so he/she won't feel as intimidated about coming over.

Sponsor a dinner at the house for pledge/associate member class presidents of other Greek groups.

Send letters to the parents of the new members and share with them how joining your chapter can help their son/daughter during his/her college years.

Invite parents to a "Parents Tea".

Assign phone buddies to the new members to keep them informed and encourage them to attend.

Have a picnic and play volleyball or other get-to-know-you games.

Have a bulletin board with a pocket for each new member for letters, photos, or messages. Put up pledge/associate member class pictures and sayings or quotes. Feature your campus map, phone numbers, calendar, sportswear, etc.

"Build a Crest" - Each new member starts with a blank crest. As he/she learns things about the fraternity, he/she adds to his/her crest.

Have VIP - Very Important Pledge for the Week award.

Have pledge/associate member class officers lead the class meetings.

90210 (or other show) Night - All gather at house or someone's room, with popcorn and soda to watch TV.

Place an ad in the campus newspaper to welcome the new members. Place another at initiation.

Use a bulletin board as the pledge/associate member class board. Put pictures and captions of them up along with their interests, to help the initiated members learn more about them.

Have initiated members responsible for planning some type of surprise for the new member meetings each week. (Ex.: refreshments)

Have planned get-togethers with new members and different people in the chapter. For example, have a party with all sophomores and new members, all juniors and new members, all out-of-house members and new members.

Have different chapter officers pair up with the pledge/associate member class officer once a week to discuss what each is doing with his/her office.

Have the Pledge Educator and/or the Pledge Committee call each new member once each week just to see how things are going with the program. Ask about suggestions, problems, etc.

Appoint a Big Brother/Big Sister so each new member has a mentor.

(from Alpha Xi Delta chapters around the country)

XIII. From the FIPG Risk Management Manual

XIV. Section 6

a. FIPG FOCUS

on

b. HOUSING

The Risk Management Policy of the FIPG, Inc. shall apply to all member men's and women's fraternity entities and all levels of fraternity membership. The policy specifically addresses the issue of housing as follows:

(1) FIPG Policy on Fire, Health and Safety

All chapter houses shall, prior to, during, and following occupancy, meet all local fire and health codes and standards.

All chapters must have posted by common phones, emergency numbers for fire, police, and ambulance, and must have evacuation routes from chapter houses posted in the common areas and on the back of the door of each sleeping room.

All chapters shall comply with engineering recommendations as reported by the insurance company.

The possession and/or use of firearms or explosive devices of any kind within the confines and premises of the chapter house is expressly forbidden.

2. A SAFE HOUSE IS OUR GOAL

The responsibility of maintaining a safe and positive learning environment for chapter members is a concern. Our goal in the area of chapter housing must be to make sure that all who live in our chapter houses are protected to the best of our ability.

The responsibility of meeting our housing goals rests with chapter members working in close cooperation with local property-holding alumnae/alumni corporations. The policies and standards that we establish to meet this goal become a risk management program.

3. AREAS OF CONCERN

Two major areas of concern have been shown to cause liability and property loss problems for fraternities: fire safety and house maintenance. In both areas, a responsible risk management program can lessen the probability of causing damage to the chapter house.

How we manage risks will determine our ability to obtain liability and property insurance. Insurance provides a basic tool we use to limit or control exposure to loss. It does not take the place of anything else, nor does it excuse anyone for exhibiting a lack of common sense. Insurance is only designed to control the losses of corporation, chapter officers and members in the event of a genuine accident.

4. ALUMNAE AND ALUMNI SET STANDARDS

In most chapters, one role of alumnae/alumni is to form a not-for-profit corporation within the state in which the chapter is located. This corporation serves as the landlord when it owns the chapter house, or the leaseholder if it rents. In either case the primary responsibility for operating and overseeing maintenance of the chapter house rests with this group.

Chapter house officers serve as the agent for the corporation. In doing so, chapter officers manage the house on a daily basis, making sure policies and procedures adopted by the corporation are implemented and adhered to by the chapter house residents. While chapter officers and members should regularly have input regarding house policies and procedures, the corporation must have the final voice since it bears the major burden of responsibility.

5. FIRE SAFETY SUGGESTIONS

Managing our risk requires all alumnae/alumni and chapter members to set high standards for the safety of our houses. In no area of house operations is this more important than in the area of fire safety. An analysis of 260 fraternity and sorority house fires conducted by the National Fire Association determined the leading causes of these fires to be as follows:

24.9%	Careless smoking and match disposal
22.7%	Electrical system misuse and overfusing
19.6%	Defective heating devices, chimneys
9.6%	Arson or other suspiciously caused fires
6.2%	Spontaneous ignition
5.8%	Kitchen and cooking hazards
.8%	Lightning
.8%	Ignition from building next door
4.2%	Miscellaneous

This list clearly demonstrates that the great majority of chapter house fires are preventable. The number of fires (260) shows it can happen to you.

Basic fire safety suggestions for a fire safety risk management program follow:

1. ESTABLISH A "NO SMOKING" POLICY. Ban smoking in bed and establish other non-smoking areas. Provide plenty of ashtrays in designated smoking areas.
2. DO NOT OVERLOAD CIRCUITS. Prohibit the use of extension cords, multi-outlet devices, etc. Do not permit members to install their own custom wiring.
3. INSTALL ALARM SYSTEMS. Consult with local fire officials to determine the number and preferred location of smoke and heat detectors in sleeping rooms and common areas. Also consider installing an alarm system wired to a central location.

4. **PROVIDE AND MAINTAIN FIRE EXTINGUISHERS.** Extinguishers should be well marked and readily available throughout the house. Establish penalties for tampering with a fire extinguisher. Make sure extinguishers are checked and serviced regularly.
5. **HOLD REGULAR FIRE DRILLS.** Plan, design and post your emergency evacuation plan inside each bedroom door. Quarterly fire drills are recommended, with evacuation leaders and a post-evacuation roll call procedure established. Have emergency telephone numbers posted at all house phones.
6. **KEEP THE CHAPTER HOUSE CLEAN.** Avoid keeping flammable materials in the house. Extra clutter, such as paper, boxes and clothing, provide fuel for a fire. Trash removal is especially important.
7. **COMPLY WITH FIRE CODES AND REGULATIONS.** Local fire department officials and insurance investigators will be willing to provide regular inspections and answer your questions, usually without cost.
8. **INSTALL A SPRINKLER SYSTEM.** While this can be a great expense, it will save lives in the event of a fire.

6. HOUSE MAINTENANCE SUGGESTIONS

A successful risk management program requires a cooperative effort of both alumnae/alumni and chapter members to lessen the likelihood of accidents and hazards that potentially exist in the chapter house. Listed below are some basic suggestions that any chapter and corporation can follow to develop their own local house maintenance risk management policy:

1. **SCHEDULE REGULAR INSPECTIONS.** Thoroughly inspect the chapter house every three months, with the chapter president, house manager and a specified alumnae/alumni corporation board member doing the inspection together and completing a written checklist.
2. **PAY ATTENTION TO TRAFFIC AREAS.** Particular maintenance attention should be directed toward doorways, railings, stairways, carpet, floors and windows. Outside, regular inspection of fire escapes should be scheduled to check their operation and to make sure they are clear of obstacles.
3. **DEVELOP A WRITTEN MAINTENANCE PROGRAM.** Have a written schedule to replace or change furnace filters, light bulbs, exit lights, etc. when needed.
4. **KEEP HALLS AND STAIRWAYS CLEARED.** All halls, stairways and exits should be kept clear and well lighted at all times.
5. **SERVICE HEATING AND AIR CONDITIONING EQUIPMENT.** Schedule annual service and inspection of these and other major mechanical systems.
6. **SERVICE KITCHEN EQUIPMENT.** Schedule regular cleaning, service, and inspections of all kitchen equipment, paying particular attention to stoves, deep fryers, exhaust hood filters and fire extinguishing systems.
7. **RESTRICT ACCESS TO DANGEROUS AREAS.** As appropriate, limit or prohibit access to certain areas of the house such as roofs, furnace rooms, fuse boxes, etc.

7. HOUSE SECURITY

Chapter leaders must become more aware of the need to limit access to the chapter house. Unfortunately, cases of arson and vandalism are not unknown to fraternities. Some house security suggestions are listed below.

1. **A LOCKED HOUSE IS A MORE SAFE HOUSE.** The minor inconvenience of maintaining a locked house is justified by the safety benefits to the members and physical structure. Give all members a key.
2. **INSTALL DEADBOLTS ON ALL DOORS AND LOCK WINDOWS.** Consider installing a timer that automatically sets deadbolts from Midnight to 7:00 a.m. Lock all ground access windows during the same hours.
3. **LET PEOPLE KNOCK.** No one enters your family home without knocking. Keep it that way at your chapter house. The only exception should be during social events with door monitors greeting guests.
4. **DESIGNATE "KEY ALUMNAE/ALUMNI".** Give keys to alumnae/alumni, such as your advisor and corporation officers, who require access to the house.
5. **HAVE "KEY ALUMNAE/ALUMNI" CHECK HOUSE DURING BREAKS.** Whenever the house closes for holidays, term breaks, etc., establish a schedule of "Key Alumnae/Alumni" who will regularly check house security and make sure all mechanical systems function.
6. **INSTALL OUTDOOR LIGHTING.** Floodlights in front and security lights in back are the best way to deter chapter house vandalism and arson.
7. **GREET UNESCORTED STRANGERS.** Don't let strangers roam the house. Confront them, student or not, and ask if you can help them.

8. OUTLINE EXPECTATIONS

The alumnae/alumni board should meet at least annually (or whenever chapter officer elections occur) with the chapter executive board to clearly outline the expectations of the corporation as landlord, or leaseholder. Incorporate these expectations into a written contract between the corporation and chapter. Rent payment schedules should be included along with statements that the chapter shall adhere to the FIPG risk management policy and procedures adopted by the corporation. Basic fire safety and maintenance suggestions should be included in the referenced risk management guidelines, which are not limited to just these items. For example, guidelines on alcohol policies, bans on open parties and standards of acceptable member behavior should be included in a well-developed risk management policy.

9. APPENDICES

Additional materials to assist chapter and corporation members in developing and implementing a risk management program in the area of housing:

1. How to Survive a Fraternity House Fire
2. Chapter House Self-Inspection Guide
3. Tips for Vacations and Winterizing
4. Fraternity House Property Insurance Basics
5. Renter's Insurance

- a. APPENDIX 1
- b. HOW TO SURVIVE A FRATERNITY HOUSE FIRE

If a fire begins in your room, yell "Fire!" and then try to put it out only if you're sure you can handle it. If you have any doubt, get out of your room and close the door behind you to keep smoke and flames out of the corridor. Sound the alarm and arouse other members.

If the fire starts in another part of the building, you probably will be aroused by an alarm, yelling in the corridor, or the sound of fire engines outside. Here's what to do in easy steps.

1. Make for the door. If there is smoke in the room, roll out of your bed, with your pillow over your mouth and crawl to the door. Don't stand - smoke and deadly gases rise. You can die from smoke inhalation.
2. Feel the door with the palm of your hand. If the door or knob is hot, don't open it. If the door is not hot, open it slowly and be ready to slam it shut if necessary.
3. Check the hall. If everything is clear, walk to the nearest exit. If there is any smoke in the corridor, crawl into the hallway. Close the door behind you to protect your belongings. Stay close to the wall so you can count the doorways to the exit. If the nearest exit or stairway is blocked, use the alternate one.
4. Walk down to the ground level. Fires generate heat, smoke, and panic, so hold onto the handrail for guidance and protection against being knocked down by exiting occupants. If fire or smoke is dense at lower levels, walk back up to clearer air or to the roof if it is accessible.

If you cannot get out of your room because the room door is hot or smoke is dense in the hall, don't panic. You can stay in your room and still survive a fire. Here are some things to do.

1. Open window to vent room if there is any smoke. If you are on the first or second floor, you may be able to drop to the ground safely. If you are up any higher, you usually are better off staying put. Although some people survive jumps from 35 feet or more, they are usually seriously injured.
2. Let someone know you are in the room. If the phone works, call for help. Hang a bed sheet out the window to signal fire fighters, but don't try to climb down.
3. Fill the sink with water. It might be needed for fire fighting. Turn on the bathroom fan if it helps to clear your room of smoke.
4. Wet towels and sheets. You'll need them to put around doors and cracks if smoke seeps in.
5. Get fresh air. Make a tent over your head with a blanket at a slightly opened window to get fresh air. If the windows do not open, break out one with a chair or drawer. If heat and flames are rising outside from a lower floor, don't breathe smoke-laden air.
6. As a last resort. If your room becomes untenable, you may be forced to make for the best exit, but remember to keep low.

Remember that few people are burned to death in fires. Most people who die do so from smoke, poisonous gases, and panic. Panic is usually the result of not knowing what to do. If you have an escape plan and adapt it to the emergency, you can greatly increase your chances of survival.

c. APPENDIX 2
 d. CHAPTER HOUSE SELF-INSPECTION GUIDE
 Chapter _____ School

Inspection Date _____ By Whom

Number of persons sleeping in building:

Basement____ 1st Floor____ 2nd Floor____ 3rd Floor____ Other____ Total_____

e. CHECKING PROCEDURE

Circle appropriate letter: S=Satisfactory N/A=Not Applicable U=Unsatisfactory

All unsatisfactory conditions require action for correction ranging from immediate to five day maximum. Questions are designed for “yes” answers to be understood as satisfactory and “no” answers as unsatisfactory and requiring corrective action.

EXIT FACILITIES

- 1. Do all rooms have access to two separate means of exit? S N/A U
- 2. Are all exit paths clear of storage? S N/A U
- 3. Are doors in stairways properly self-closing? S N/A U
- 4. Are wedges and other means used to hold back required stairway enclosure doors, to the detriment of fire safety of upper floors, prohibited? S N/A U
- 5. Are heating plant and fuel supply areas cut off from the rest of the building by fire resistive construction in ceiling and walls? S N/A U
- 6. Are exit routes readily accessible through doors of full height? S N/A U
- 7. Can exit doors be opened from the interior without a key or special device? S N/A U
- 8. If the building is protected by an automatic sprinkler system, is it in working condition? S N/A U
- 9. If the property is completely protected by a standard automatic fire alarm (detection) system, is it in working condition? S N/A U
- 10. If the building does not have either automatic sprinklers or fire alarm (detection) equipment, does it have a manual fire alarm system? S N/A U
 - a. Are smoke detectors in working order? S N/A U
 - b. Is emergency lighting operational? S N/A U

(NOTE: A fire officer’s help should be solicited for requirements 8, 9, and 10.)

(1) HEATING EQUIPMENT

- 11. Are boilers equipped with pressure relief valves and water level gauges? S N/A U
- 12. Are boilers and water tanks checked regularly by a qualified inspector for cracks, corrosion and other defects? Requirements should be checked with the House insurance company. S N/A U
- 13. Is the furnace enclosed in a separate room with fire resistive partitions, with the ceiling similarly protected? S N/A U
- 14. Is a self-closing fire door provided at the inside entrance of the furnace room? S N/A U
- 15. Are metal containers with metal covers provided for the disposal of ashes? S N/A U
- 16. Are all necessary automatic limit controls provided on heating equipment, including duct systems, breaching and others, in good working order and checked annually? S N/A U

17. Is all heating equipment, including chimneys, flue connectors, vents from gas appliances and hot air ducts:
- a. In good serviceable condition and well maintained? S N/A U
 - b. Properly insulated and separated from combustible storage by safe distance? S N/A U
 - c. Serviced by a qualified service man at least once each year? S N/A U
18. Does the oil burner have a remote control switch? S N/A U
19. Are exposed oil lines protected from physical damage? S N/A U
20. Is the location of the main gas valves known and are the means and knowledge provided for closure in emergencies as well as opening and relighting gas appliances? S N/A U

(2) KITCHEN

21. Is the range safely installed away from combustible material and the nearby floor protected? S N/A U
22. Is there a hood above the range and is it equipped with an exhaust duct to the outside? S N/A U
23. Is the hood kept free of grease accumulations? S N/A U
24. Are filters used and kept clean? S N/A U
25. Is the exhaust duct insulated or separated from combustible material by a safe distance (18 inches is required for combustible materials)? S N/A U
26. Is the proper type of fire extinguisher for grease fires provided and is it in good working order? Dry chemical extinguishers containing sodium bicarbonate or potassium bicarbonate are recommended with at least a 20 "B" rating. S N/A U
27. Is the refrigeration equipment serviced by a qualified service man at least once a year? S N/A U

(3) EMERGENCY ACTION MEASURES

28. Are there fire extinguishers of the proper type for the area protected? Do you know how to use them properly? Dry chemical extinguishers with "A B C" ratings are recommended in minimum 10-pound size and located not to exceed 50-foot travel distance. S N/A U
29. Are extinguishers serviced and dated at least annually? S N/A U
30. Is parking restricted so that the fire department would always have free access to the building? S N/A U
31. Has an emergency plan been set up? Are fire drills held quarterly? S N/A U
32. Are fire emergency instructions conspicuously published and up to date? S N/A U
33. Do they include prompt reporting and alarm of even minor or incipient fires? S N/A U

(4) ELECTRICAL

32. Is temporary wiring with extension cords prohibited? S N/A U
35. Are all major appliances, especially laundry and kitchen equipment, properly grounded? S N/A U
36. Are lighting fixtures in good physical condition and shock proof in bathrooms? S N/A U
37. Are electric fuses properly maintained and not overloaded with appliances, such as electric blankets, radios, clocks, coffee makers, heaters, etc., making necessary use of larger fuses than proper? S N/A U
38. Are all known electrical problems corrected? S N/A U

(5) SPECIAL HAZARDS

- | | |
|--|---------|
| 39. Is housekeeping good in storage area? Basement? Attic? Garage and outbuildings? | S N/A U |
| 40. Are smoking fire hazards under control? Is smoking prohibited in bed? | S N/A U |
| 41. Are stairways adequately lighted? | S N/A U |
| 42. Are paints and flammable materials stored in fully-enclosed metal cabinets or in well-ventilated outbuildings while being used and then discarded? | S N/A U |
| 43. Are flammable liquids such as gasoline prohibited in the house? | S N/A U |
| 44. Are kitchen facilities maintained and operated in a sanitary manner? | S N/A U |
| 45. Is there an emergency number for medical help and fire departments at each telephone? | S N/A U |
| 46. Are decorations required to be non-combustible when provided in any room or space used for assembly purposes? | S N/A U |
| 47. Is the collection and disposal of trash safely handled in a manner to avoid hazardous accumulations of combustible material, such as the use of closed metal cans? | S N/A U |
| 48. Are spaces beneath stairs free from accumulations of combustible material? | S N/A U |
| 49. Are stairwells lighted and banisters provided where needed? | S N/A U |
| 50. Are all Christmas decorations non-combustible? | S N/A U |
| 51. Are all Christmas electrical decorations UL listed and identified as such? | S N/A U |
| 52. Are live Christmas trees prohibited? | S N/A U |
| 53. Are fireplaces and chimneys (where present) inspected and cleaned annually? | S N/A U |

10. CORRECTIVE ACTIONS TAKEN/RECOMMENDED

Copies should go to: *Fraternity Headquarters
 *Chapter President
 *Alumnae/Alumni advisors and corporation board
 members as appropriate

- a. APPENDIX 3
- b. TIPS FOR VACATIONS AND WINTERIZING
- 1. Property damage can occur during vacation periods. Be aware of the potential for claims resulting from extreme weather and plan accordingly.
- 2. Shut off the domestic water supply. This should be done especially during cold weather vacations if the house will be unoccupied.
- 3. Maintain heat. Have your chapter property checked periodically during all vacation periods.
- 4. Have furnace and heating systems checked professionally. Check for proper operation, automatic shut offs, and proper venting.
- 5. Store combustibles away from heating or furnace areas. These areas should be checked and cleaned regularly.
- 6. Use wood-burning fireplaces with extreme care.
 - a. Have the chimney cleaned periodically.
 - b. Do not use flammable liquids to start the fire.
 - c. Keep the fireplace enclosed when in use.
 - d. Keep combustibles clear of the hearth.
- 7. Use extreme caution with portable heaters.
 - a. Use only UL approved heaters.
 - b. Keep these heaters away from combustibles.
 - c. Fill units outside the building.
 - d. Never fill while the unit is in operation or still hot.
 - e. Do not smoke during refilling.
 - f. Maintain ventilation by opening a door or window.
 - g. Store flammable refill material clearly marked in a cool dry place.

- c. APPENDIX 4
- d. FRATERNITY HOUSE PROPERTY INSURANCE BASICS

Property insurance is an essential part of any strong risk management program. When covering a fraternity house, some coverage options that should be considered are listed below:

Replacement Cost Coverage on Building provides for the full replacement if the chapter house is totally destroyed, not just for a specified cash value. The replacement structure may not be identical, but will be of similar square footage and type of construction.

Replacement Cost Coverage for Contents provides for the replacement of destroyed contents at full cost, rather than at a depreciated amount, up to the cash limit of the contents coverage purchased.

Rental Income Coverage provides for the payment of rental income to the corporation that would otherwise be lost if the house can no longer be occupied due to a fire or other extensive damage that prohibits occupancy.

Extra Expense Coverage provides for the payment of additional expenses that a chapter or corporation might incur if a fire or extensive property damage requires extraordinary expenditures for temporary housing in hotels or other rental property.

Earthquake and/or Flood Coverage is optional coverage for earthquake or flood damage, and is normally excluded from most standard property insurance policies. This coverage will likely carry a separate deductible.

Contingent Building Law Liability Coverage provides the additional funds necessary to bring damaged structures up to current building code requirements following a fire or other extensive damage to a chapter house. Standard property insurance policies only require the insurance company to return the property to its original state and likely will not provide the additional funds needed to bring the property up to code.

“All-Risks” of Physical Loss or Damage extends protection of physical loss or damage to include vandalism, malicious mischief, burglary, theft, earthquake, and flood.

Boiler and Machinery Coverage is normally written as a separate insurance policy. This coverage provides protection for losses suffered as a result of accidental damage or mechanical or electrical system failure in a chapter house from boilers, heating and cooling systems, hot water supply tanks, compressors, pumps, transformers, etc.

Deductible is the amount of out-of-pocket expense that your corporation must first pay toward repairing, replacing, or restoring damaged property before the insurance policy provides coverage.

When determining the types of coverage to purchase and the value of coverage to carry, it is advisable to consult your own insurance agent for more complete advice and counsel.

- e. APPENDIX 5
- f. RENTER'S INSURANCE

The corporation's property insurance does not cover the personal items of chapter members who reside in the chapter house; the corporation's liability insurance does not cover members when they are acting as individuals, independent of chapter affairs. Many chapter members will already be covered by their parents' homeowners insurance policy. All members should be advised that they need to find out if their property and liability are covered while they are away at school.

To protect a member's personal items and liability not included in parents' homeowners insurance, the insurance industry offers renter's insurance. Renter's insurance provides coverage for personal items such as clothing, stereos, bicycles, computers, etc., when stolen or damaged. Without coverage, theft or damage could represent substantial financial loss for a member. A liability lawsuit could be financially catastrophic.

B. SOME BASIC INFORMATION ON RENTER'S INSURANCE
C. FOR CHAPTER MEMBERS

Minimum Policy Amount. First assess the value of the property to be insured to determine the amount of coverage needed. Most insurance companies require purchase of a minimum amount of coverage, which can range from \$10,000 to \$25,000. Ask if the policy includes full replacement cost, which will cover depreciation of property over time. Most companies offer policies with replacement cost at an additional charge.

Coverage. In general, policies cover theft, fire, smoke, vandalism, windstorm or water damage, lightning, and personal liability. Personal liability includes bodily injury or property damage claims for which you are liable. For example, such a claim could arise if a friend hurts herself/himself on your property due to your negligence. Be sure to read policies carefully to determine the exact scope of coverage and ask questions regarding any aspect that you don't understand.

Premium. The cost of insurance, or the premium, varies among insurance companies and can depend upon factors such as the amount of coverage, whether you live in a house or apartment, the safety and security of the premises, and length of residence. Some companies offer a discount if you already have a policy, such as auto insurance, with them. Currently, the range is \$115 to \$250 per year.

Deductible. The deductible is the amount of loss you pay. Deductibles can range from \$100 to \$500. In general, the higher the deductible, the lower the premium for similar coverage.

Restrictions Insuring Students. Many companies place restrictions on coverage of households with two or more unrelated roommates. Restrictions include requiring each roommate to have an individual policy and placing a limit on the number of unrelated occupants per household. Let your agent be aware you live in a fraternity chapter house so that the issue of unrelated occupants per household is addressed prior to securing coverage.

XV. From the FIPG Risk Management Manual

XVI. Section 7

a. FIPG FOCUS

on

b. EDUCATION

The Risk Management Policy of the FIPG, Inc. shall apply to all member men's and women's fraternity entities and all levels of fraternity membership. The policy specifically addresses the issue of education as follows:

(1) FIPG Policy on Education

Each fraternity shall annually instruct its students and alumni/alumnae in the Risk Management Policy of FIPG, Inc.

Additionally, all student and alumni members shall annually receive a copy of said Risk Management Policy.

Preventing, reducing and eliminating risk within our fraternity chapters can be accomplished through the process of education. Only a very low percentage of our members is keenly aware of the necessity for Risk Management. With these thoughts in mind, educating our members is critical and must be ongoing.

2. SPECIFIC FRATERNITY/SORORITY POLICIES

Though the men's fraternity members of FIPG have adopted FIPG policies as their own risk management policies, women's fraternity (sorority) members often maintain policies that are more restrictive or more complete than are the FIPG policies. Women's fraternities support FIPG by their membership for several reasons:

1. Basic risk management policies are needed to protect all Greek members and groups for human reasons - protection of life, and for liability reasons - protection of the fraternity;
2. Knowledge of FIPG policies by Greek women provides support for implementation of these policies by the men's groups on a campus; and
3. FIPG policies are basic risk management policies and can be followed by all, even if a group has more restrictive policies.

The basic contradiction in policies occurs with *Bring Your Own (Booze)* parties. Though BYO is allowable under FIPG policies, several women's fraternity members prohibit their own chapters from sponsoring BYO parties. They require a cash bar in a licensed facility, which is also allowable and encouraged by FIPG. It is felt by some other women's fraternities that their members are safer attending a controlled BYO party under FIPG guidelines than a totally uncontrolled open alcohol event. Again, the feeling is that of cooperation and education.

3. CHAPTER OFFICER FOR RISK MANAGEMENT

The best way to guarantee a successful chapter risk management program including an education component is to make a chapter officer responsible for the entire program. This can become the main focus for the vice president or a separate risk management officer.

4. AN EDUCATION PROGRAM

Although not all national fraternities require risk management educational programming, FIPG strongly recommends that each fraternity subscribe to an ongoing educational program. A year-round agenda should feature topics in risk management that address and explain current issues faced by the university's students. Topics should be reviewed on an annual basis to keep your chapter programming up to date as issues change. Upon completion of each educational program, a report should be submitted to your fraternity headquarters to verify completion. (See Appendices) If programs are not completed by the national fraternity's deadlines, it is recommended that all chapter programming that creates liability be suspended until such educational programs have been completed and reported to your fraternity headquarters.

Whenever possible, educational seminars held for your chapter should be open to all Greek organizations - or even the entire student body. Specific invitations should be extended to other FIPG members. Promotional and publicity assistance should be solicited from the office of the Greek Advisor. Also, university personnel should be invited to attend these programs - and should be used as educational program speakers and panelists.

5. PROGRAM TOPICS

The following topics are recommended as part of your educational programming, although the list certainly is not all-inclusive. Most colleges and universities have programs and presenters on these topics. If yours does not, contact your fraternity's headquarters. These programs should be conducted annually for the chapter's entire membership and included as part of the associate member/pledge education program. They should be presented as early in the school year as possible.

1. Explanation of General Fraternity Insurance Coverage and Risk Management Policy.

Topics to address:

The fraternity's general risk management policy should be read to the chapter and each section discussed. The risk management committee should evaluate the chapter's overall programming in all areas and discuss how it relates to the risk management policy.

The required educational programs should be discussed as well as each member's participation in these programs.

The fraternity's general insurance policy should be discussed including coverages, limitations, exclusions, cost and named insured.

(See listing of information resources on page 5)

2. Criminal Liability Education/Basic Legal Concepts Program.

Topics to address:

Criminal liability associated with a fraternity

Alcohol misuse

Hazing

Sexual abuse and harassment

Date rape

Drunk driving

Illegal drug use

Serving/buying for minors

Party accidents/deaths

Explanation of how an officer would be criminally liable for the actions of the chapter

Loss of chapter house to Federal government

(See listing of available videos and information resources on page 5)

3. Alcohol and Drug Abuse Program.

Topics to Address:

Drug addiction

Alcoholism

How substance abuse can affect your future life and career

How to identify a member who has a substance abuse problem

How to deal with a member who has a substance abuse problem

Effects of drugs and alcohol on the body

Myths of alcohol

(See listing of information resources on page 5)

4. Fire Prevention Program. This program is important to all members - those who live in the chapter house, those who do not live in the house but are in and out, and those who move into the chapter house later in the year.

Topics to address:

Proper fire prevention procedures for your facility

A quarterly fire drill for the entire chapter (vary the time of day for each drill)

Facility evacuation routes - established, discussed, and posted throughout the house

Standard fire prevention and escape tips

How - and when - to use fire extinguishers

(See listing of information resources on page 5)

5. Sexual Abuse and Harassment Program. The school's health department and medical officials can be of assistance. A county public health person is another possible resource. For a program that emphasizes morality and ethics, you might find help with a local ministerial association or a particular church.

Topics to address:

AIDS and other sexually-transmitted diseases

Date rape; acquaintance rape

Chapter attitude toward sexism/sexist remarks

Are chapter events sexist? Do they promote sexist attitudes in members? Do party shirts depict sexist attitudes?

The living environment of your fraternity - cleanliness, food service center, bathrooms

Hygiene - group and personal

(See listing of available videos and information resources on page 5)

6. Firearms

Topics to address:

Types of dangerous firearms

Why firearms should not be allowed in the house or at an event

(1) PROGRAM TOPICS:

1. Explanation of General Fraternity Insurance Coverage and Risk Management Policy
2. Criminal Liability Education/Basic Legal Concepts Program
3. Alcohol and Drug Abuse Program
4. Fire Prevention Program
5. Sexual Abuse & Harassment Program

INFORMATION RESOURCE	PROGRAM TOPIC:					
	1	2	3	4	5	
1. Local lawyers, alumnae/alumni		X	X	X		X
2. Campus student legal services department	X	X	X		X	
3. Greek advisor or Dean of Student's Office	X	X	X	X	X	
4. Fraternity's headquarters	X	X	X	X	X	
5. Fraternity's regional directors and other volunteers		X				
6. Campus/community crisis center		X	X		X	
7. Local and state police departments		X	X		X	
8. National Council on Alcoholism, Washington DC (202) 986-4433			X	X	X	
9. Campus student counseling centers		X	X		X	
10. National Interfraternity Conference 3901 W. 86 th St. #390; Indianapolis, IN 46268		X	X		X	
11. Chemical Abuse Through Preservation of Peers 340 Coffman Union; University of Minnesota; Minneapolis, MN 55455. (612) 986-4433			X		X	
12. Channing L. Bete Co. (publications) 200 State Rd.; South Deerfield, MA 01373-0200				X		X
13. BACCHUS 1325 S. Colorado Blvd. #504; Denver, CO 80222				X		X
14. Local fire departments				X		
15. Planned Parenthood/Pro-life organizations		X				
16. FIPG Risk Management manual	X	X	X	X	X	
17. Rape Treatment Center, Santa Monica Hospital Medical Center, 1225 15 th St., Santa Monica, CA 90404, (213) 319-4000					X	

(2) VIDEOS AVAILABLE TO ASSIST IN PRESENTATION

- | | | | | | | |
|--|--|---|---|--|--|---|
| 1. "Hazing on Trial" - produced by Alpha Tau Omega | | X | | | | |
| 2. "The Case of Gamma Nu Pi" - produced by Alpha Tau Omega | | X | | | | |
| 3. "Liability and Risk Management" - produced by Sigma Phi Epsilon | | X | | | | |
| 4. "The Crime of Hazing" produced by Kappa Sigma | | X | | | | |
| 5. "Hazing - a Greek Tragedy" - Eileen Stevens | | X | | | | |
| 6. "Campus Rape" - produced by the Santa Monica Hospital Rape Treatment Center | | | | | | X |
| 7. "You're Not Immune" - produced by Kappa Alpha Theta | | | | | | X |
| 8. "AIDS: A Decision for Life" - produced by Health Visions | | | | | | X |
| 9. "Fraternity Men on Date Rape: A Candid Conversation" - produced by NIC | | | | | | X |
| 10. "Greeks and AIDS: What We Need to Know" - funded by Kappa Delta Rho | | | | | | X |
| 11. "Hazing Lies" - produced by Phi Kappa Tau | | | X | | | |

Check your Greek Advisor's office, fraternity's headquarters, or the NIC for availability and content of videos.

b. APPENDICES:

Risk Management Educational Certification Forms

1. General Fraternity Insurance Coverage and Risk Management Policy

2. Criminal Liability Education/Basic Legal Concepts Program
3. Alcohol and Drug Abuse Program
4. Fire Prevention Program
5. Sexual Abuse & Harassment Program

- c. APPENDIX 1
- d. RISK MANAGEMENT
- e. EDUCATIONAL CERTIFICATION FORM
- f. EXPLANATION OF GENERAL FRATERNITY INSURANCE COVERAGE AND RISK MANAGEMENT POLICY
- g. XVII.Due: _____

(1) Chapter/Colony _____ Date _____
 Program to be completed by _____ and then integrated into each pledge/associate member education program.

(2) Date of Presentation _____
 Presented by _____ Title _____

Signature _____

Must be presented to 100% of current chapter membership, including current pledge/associate member class.

Nature of Presentation - e.g., Lecture, Video, Demonstration, etc.

Comments:

Verification Signatures - Two signatures required:

(3) Chapter President _____

(4) Alumnae/Alumni Advisor _____
 (Did/Did Not attend presentation)

(5) Greek Advisor _____
 (Did/Did Not attend presentation)

This program must be presented by a qualified professional. It may not be conducted by a chapter member. After completion, send a copy to your national office.

- b. APPENDIX 2
- c. RISK MANAGEMENT
- d. EDUCATIONAL CERTIFICATION FORM
- e. CRIMINAL LIABILITY EDUCATION/BASIC LEGAL CONCEPTS PROGRAM

XVIII.Due: _____

(1) Chapter/Colony _____ Date _____

Program to be completed by _____ and then integrated into each pledge/associate member education program.

(2) Date of Presentation

Presented by _____ Title _____

Signature _____

Must be presented to 100% of current chapter membership, including current pledge/associate member class.

Nature of Presentation - e.g., Lecture, Video, Demonstration, etc.

Comments:

Verification Signatures - Two signatures required:

(3) Chapter President

(4) Alumnae/Alumni Advisor

(Did/Did Not attend presentation)

(5) Greek Advisor

(Did/Did Not attend presentation)

This program must be presented by a qualified professional. It may not be conducted by a chapter member. After completion, send a copy to your national office.

- b. APPENDIX 3
- c. RISK MANAGEMENT
- d. EDUCATIONAL CERTIFICATION FORM
- e. ALCOHOL AND DRUG ABUSE PROGRAM

XIX. Due: _____

(1) Chapter/Colony _____ Date _____

Program to be completed by _____ and then integrated into each pledge/associate member education program.

(2) Date of Presentation

Presented by _____ Title _____

Signature _____

Must be presented to 100% of current chapter membership, including current pledge/associate member class.

Nature of Presentation - e.g., Lecture, Video, Demonstration, etc.

Comments:

Verification Signatures - Two signatures required:

(3) Chapter President

(4) Alumnae/Alumni Advisor

(Did/Did Not attend presentation)

(5) Greek Advisor

(Did/Did Not attend presentation)

This program must be presented by a qualified professional. It may not be conducted by a chapter member. After completion, send a copy to your national office.

- b. APPENDIX 4
- c. RISK MANAGEMENT
- d. EDUCATIONAL CERTIFICATION FORM
- e. FIRE PREVENTION PROGRAM

XX. Due: _____

(1) Chapter/Colony _____ Date _____

Program to be completed by _____ and then integrated into each pledge/associate member education program.

(2) Date of Presentation

Presented by _____ Title _____

Signature _____

Must be presented to 100% of current chapter membership, including current pledge/associate member class.

Nature of Presentation - e.g., Lecture, Video, Demonstration, etc.

Comments:

Verification Signatures - Two signatures required:

(3) Chapter President

(4) Alumnae/Alumni Advisor

(Did/Did Not attend presentation)

(5) Greek Advisor

(Did/Did Not attend presentation)

This program must be presented by a qualified professional. It may not be conducted by a chapter member. After completion, send a copy to your national office.

- b. APPENDIX 5
- c. RISK MANAGEMENT
- d. EDUCATIONAL CERTIFICATION FORM
- e. SEXUAL ABUSE AND HARASSMENT PROGRAM

XXI.Due: _____

(1) Chapter/Colony _____ Date _____

Program to be completed by _____ and then integrated into each pledge/associate member education program.

(2) Date of Presentation

Presented by _____ Title _____

Signature

Must be presented to 100% of current chapter membership, including current pledge/associate member class.

Nature of Presentation - e.g., Lecture, Video, Demonstration, etc.

Comments:

Verification Signatures - Two signatures required:

(3) Chapter President

(4) Alumnae/Alumni Advisor

(Did/Did Not attend presentation)

(5) Greek Advisor

(Did/Did Not attend presentation)

This program must be presented by a qualified professional. It may not be conducted by a chapter member. After completion, send a copy to your national office.