



# FRMT NEWS

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## Chicken Wings and Chapter Risk Management

By T.J Sullivan, CAMPUSPEAK presenter and initiate of Pi Kappa Phi Fraternity

**A**t your last party, a brother got drunk and screamed obscenities at women. Tuesday, a hot-headed brother started a brawl with members of another fraternity at an intramural game. Two weeks ago, a newly initiated brother was drunk and angry, and he took a baseball bat to three windows in your chapter house.

After these incidents, there are apologies all around, but no real consequences. Some brothers were annoyed after each incident, and choice words were exchanged, but no penalties were given.

The window-breaking brother immediately wrote a check to cover the costs of his damage, and for most brothers, the case was closed. Except for some jokes about keeping him away from glass objects, most brothers forgot the incident altogether. Within a day, it was business as usual.

Yet, here you sit as a chapter officer or advisor feeling stressed out. What's next, you wonder? When is some of this stupid behavior going to get someone hurt? When are we going to have a real risk management nightmare because of the stupidity of one idiot brother?

Is it just me, you wonder? Or are brothers doing dumber and dumber things with each passing week? And, why don't any of the brothers seem to care about the escalating number of dangerous incidents?

### **Your concern is legitimate:**

Each time your brothers gloss over a risky incident, you set the bar farther and farther for acceptable behavior. What seems outrageous now will seem quaint a semester from now, unless you get brothers to turn things around.

It's time for a serious discussion among the influential brothers of your chapter. It's time to create a better understanding of where your chapter "crosses the line" on negative behavior.

Call together key officers, and reach out to influential brothers from various classes for a special session. When you have them gathered, ask this question... What does it take to get in trouble in our chapter?

### **Think of it like wings:**

When you go to a bar or restaurant and order wings, you typically have the choice of mild, medium, or hot. Incidents of inappropriate behavior by brothers come in three temperatures also. Although almost any inappropriate behavior can have risk implications, there are certainly some acts that are more dangerous than others.



With your group of chapter leaders, start brainstorming a huge list of negative acts that brothers or new members might commit. List ones that have happened, and ones that have not. Certainly, you won't think of everything, but let the ideas

flow rapidly and without criticism. Write the examples on flip-chart paper, encouraging brothers to shout out things as serious as murder and as slight as failing to shower.

### **Take as much time as you need:**

If brothers are laughing and saying outrageous things, then the process is working. Let them do it. If brothers are listing only light offenses, throw out a few ugly ones, like rape, assault, or hazing. If brothers are only listing serious offenses, throw out lighter ones like late dues or skipping a chapter meeting.

When they have run out of ideas, post all the papers on the wall. Now, start dividing the main list into three separate and specific lists: mild, medium and hot.

Damaging chapter property under \$100 might be mild, while breaking three windows might rank as medium. Failing to pay for the damage in a timely way might qualify as "hot." Insulting a guest at a party might be "mild," while being violent with a guest might be "hot." Allow there to be as many variations as needed to get some agreement among the gathered brothers.

Every chapter will have different ideas about these rankings. The important thing is to get people talking about negative behavior and understanding that every incident has some potential for risk and is worthy of a response. **(Continued on page 3, see Wings)**

# Generation Rx

By Erle Moring, VP of Marketing, Employers Drug Program Management, Inc. and CAMPUSPEAK presenter

College students abuse prescription painkillers more than ecstasy, cocaine, crack or LSD. The abuse of over-the-counter products is up as well with almost 10 percent of today's students abusing cough medicine.

These meds come from the pharmacy, the doctor, the internet or the medicine cabinet at home not from a drug dealer on the other side of the tracks.

Therefore, fewer than half of America's youth see great risk in experimenting with prescription medicines that can be both addictive and potentially, life threatening.

Today's students embrace, support and attend pill-popping parties, also known as "pharm parties" or "pharming." Students share with



"For the first time, our national study finds that today's teens are more likely to have abused a prescription painkiller to get high than they are to have experimented with a variety of illegal drugs. In other words, Generation Rx has arrived," said Roy Bostock, Chairman of the Partnership for a Drug-Free America

Dr. Vernon Johnson, author of *Intervention*, wrote "the tragedy of our current society is that so few people understand what chemical dependency is and how it functions. Intervention with chemically dependent individuals is an important step in the direction of treating one of the most widespread diseases in our culture."

Today's college students need more education about the harmful effects of the abuse of prescription and over-the-counter medications.

Education should focus on understanding addiction versus dependency or recreational use. Further, students should be taught the proven theories of intervention to help a friend or family member deal with chemical addiction.

Erle Moring is affiliated with CAMPUSPEAK and serves as Vice President of Marketing for Employers Drug Program Management, Inc. in Birmingham, AL. He is a nationally recognized speaker on the topic of substance abuse and hazing. For information contact CAMPUSPEAK at (303) 745-5545, or visit [www.campuspeak.com/speakers/moring](http://www.campuspeak.com/speakers/moring)

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each other a wide range of pills from powerful painkillers such as Vicodin and OxyContin to stimulants such as Ritalin and Adderall. The pills are placed in bowls or baggies, referred to as "trail mix," and passed around for all to sample.

Students are also self-medicating to address personal health problems. If Suzy has a prozac prescription, she might offer it to her sorority sister who

happens to be a little stressed out today. It works once! Then, Suzy's friend starts battling her daily anxiety and stress with prozac. All of the sudden, Suzy is out of her medication and her sorority sister is referring to it as "my sunshine in a bottle." The friend turns to the internet for the next round. Before you know it, she's addicted.

Dr. Howard M. Strickler, a physician specializing in addiction medicine, believes that "educators must focus on changing the perception that this behavior is safe simply because it's medicine. No young adult uses prescription medicines recreationally thinking he or she will become addicted. The truth is – many do!"

## FRMT, Ltd.

A Bermuda Reinsurance Company in partnership with the RSUI insurance organization to complement the risk management programs of each member fraternity, such as the Risk Management College and providing the following member fraternities with comprehensive liability insurance program:

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

# Wings: choosing the temperature of risk

*(Continued from page 1)*

**When your list has been divided into three, turn the conversation toward consequences:**

What's the penalty for a "mild" offense? Suspension of privileges for a week? A fine? Are your brothers willing to put a brother's membership on the block for a "hot" offense? What about three "hot" offenses?

By creating three classifications for offenses, you allow for small acts of stupidity to be handled differently than the very serious and risky ones. In most cases, your group of gathered brothers will come to understand that all negative offenses deserve to be confronted in a constructive way.

Eventually, the results of this meeting will be taken to the larger chapter for discussion. You might even do it in the dining room, luring the brothers to the discussion with free chicken wings in three temperatures.

**It's a mistake to undertake this discussion only among officers:**

By calling a group of influential brothers together, you increase consensus among all brothers about where your group "draws the line."

You also send a message that every negative incident will have repercussions from this moment forward. Best of all, it doesn't become something handed down by the executive council, your advisory team, or your national organization. It becomes something your chapter did on its own – a way to invest in the long term health of your fraternity.

**If your chapter does not have a standards board, this talk about "chicken wings and risk management" might help spur the creation of one:**

Because, certainly, you will never think of every possible incident a brother might commit. You need a group of brothers who can assemble and assess each situation as it occurs.

Ranking an offense into one of three flavors gives them a way to begin discussion and a guideline for how to respond to each incident. Over time, a chapter that consistently addresses dangerous behavior will reduce risk.

Of course, enforcing these standards of behavior will require some tough decisions, including, in some cases, asking a brother to leave the chapter.

History shows, however, that confronting the "idiots" in a chapter is key to creating a safe environment for everyone.

No matter what negative behavior you are confronting in your chapter, it's important that you give some clear thought to your approach. Confrontation skills and planning are the most overlooked tools for Fraternal risk management.

*T.J. Sullivan is a professional speaker and a co-founder of CAMPUSPEAK. He presents his program "Confronting the Idiot in Your Chapter" at campuses and for leadership events nationwide. For more information, visit [www.campuspeak.com/speakers/sullivan/](http://www.campuspeak.com/speakers/sullivan/) or contact by phone at (303) 263-4162.*



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[edconsultant@kirklin.com](mailto:edconsultant@kirklin.com)

## Personal Consequences: criminal consequences of hazing

*By Rich Jungman, Vice President-Client Service & Operations, HRH/Kirklin & Co., LLC and initiate of Phi Sigma Kappa*

**A**s we all are aware, a majority of states have hazing statutes on the books, making hazing illegal. The statutes criminally prosecute persons conducting, organizing or allowing acts of hazing to occur.



Many statutes are applicable whether or not the party or parties subjected to the illegal hazing were physically or emotionally injured.

More states have revised hazing statutes to prosecute hazing as a felony, including serious injury or death resulting from a hazing activity.

Prosecutors often rely upon other felony charges such as murder, assault and battery, as well as involuntary manslaughter

to ensure a result commensurate with a crime is achieved when hazing statutes fail to justly punish a person or persons guilty of hazing activities; whether the victim consented to the activities or not.

Lets review some recent examples of state laws boldly displaying serious action against perpetrators of hazing.



**Florida:** In January of 2007, two members of a fraternity were found guilty by jury of felony hazing which produced serious bodily injury to a new member during the educational period; each was sentenced to two years in prison.

**California:** In November of 2005, seven convictions were obtained as result of the

hazing death of new member during initiation week activities. The convictions ranged from misdemeanor hazing to felony involuntary manslaughter with 1 year in prison and 5 years of probation.

The examples could go on and on, but you should be able to get the point with the two provided examples.

Hazing is wrong. It accomplishes nothing and risks everything. Even simple acts can progress to serious and egregious deviant conduct.

So why risk your future by initiating or sheepishly allowing hazing to be part of your chapter culture?



# Pennington & Company

## 2007 FRMT Risk Management College

The 10th annual FRMT Risk Management College is scheduled for June 26th in Indianapolis, Indiana and will be held at the Hyatt Regency in downtown Indianapolis. The Pennington & Company, 2007 FRMT Risk Management College will offer two educational tracks, the first serving the needs of traveling consultants and primary staff and the second track targeted to directors, executives and senior staff members.



The focus of The Pennington & Company, 2007 FRMT Risk Management College is to provide risk management and insurance education for professional staff, alumni/ae and volunteers of fraternal organizations. We wish to assist and advise all those involved in the fraternal community to deliver a consistent message to undergraduate and alumni/ae membership and provide the leadership of each organization with the knowledge and tools to appropriately prevent and control the exposed risks of the organization and members.

Curriculum for the College is presented by well known and respected professionals within the fraternal community, concentrating education on the following core areas:

- ◆ *fire, health and safety*
- ◆ *proper chapter facility management*
- ◆ *policy education and enforcement*
- ◆ *alcohol awareness & prevention*
- ◆ *sexual assault awareness*
- ◆ *crisis management planning*
- ◆ *hazing awareness & prevention*
- ◆ *loss history & claim analysis*

In addition to the information provided in educational presentations, all participants will receive ample resources in the form of the College Textbook, complete with material on session sponsors. Moreover, all participants will receive a compact disk encompassing all session materials and additional items useful in education to undergraduate and alumni/ae members as well as fraternal volunteers.

If you may have any questions regarding registration or agenda for The Pennington & Company, 2007 Risk Management College please contact the Education Consultant at 1-800-736-4327 or [edconsultant@kirklin.com](mailto:edconsultant@kirklin.com); further information may also be found online at [www.frmtltd.org](http://www.frmtltd.org)

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### What is FPMA

- *An association developed to support fraternity volunteers adequately manage chapter properties through education on risk awareness and facility care*
- *Providing a comprehensive and competitive Property and Boiler & Machinery insurance program to protect the physical plant of the association participants*

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**Suzanne Haas**

**800-736--4327 ext. 203**

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