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## INTRODUCTION

The director of risk management assesses all chapter functions for adherence to Fraternity and campus policy. He advises chapter leaders and educates members on issues pertaining to risk reduction; in addition he serves on the executive board and as the director of the risk management committee. Through all of these processes he oversees these main four processes in the chapter:

- Approval of all proposed chapter activities based on Delta Tau Delta's risk management policy, university policy, local, state/provincial and federal laws.
- Direct a minimum of one (1) meeting per month with the risk management team, which shall consist of the social chairman, shelter and grounds chairman and new member educator to ensure all Member Responsibility Guidelines are being properly followed/enforced. A chapter shelter inspection should occur during this meeting.
- Hold a minimum of three (3) workshops on issues related to risk management per year. Two presentations must
  be done with 90% of the chapter in attendance. The first is on the Member Responsibility Guidelines and the
  other should address sexual assault. It is asked the chapter also conducts programming in addition to the DTAA
  program on alcohol awareness and safety. This section will include explanations of what should be included in
  each of these presentations.
- Report any accident or incident with the chapter, new member classes or with other Greek/campus groups to the chapter advisor and the director of operations in the Central Office for potential claims processing. A special note about this manual, you will see numerous appendixes mentioned throughout. Taking time to look through and read the appendixes is just as important as reading the manual itself.

#### CHAPTER LEADERSHIP

It is critical chapters adhere to the policies of the Fraternity and plan its chapter programming in line with the Mission and Values. As the director of risk management of your chapter, it is now one of your primary responsibilities to act the part and provide to your chapter brothers an example of how to behave. Your conduct plays a major role in creating that image. You set the tone for the chapter. No longer are you just a member whose actions may go unnoticed, you are the leader and as such you are always in the spotlight. It would be in your best interest to set a personal standard of conduct that you will hold yourself to and potentially hold your executive board to as well.

Some standards that may be appropriate including refraining from alcohol use during chapter/Greek community functions (i.e. formals, date parties, philanthropy events, etc.), responsible drinking when appropriate, and refraining from speaking poorly about other organizations or chapter brothers. However, to maintain your credibility, you should not require behaviors of others that you are not willing to do yourself. Overall you should aim to set a good example. As you lead, others will follow.

#### APPROVAL OF CHAPTER ACTIVITIES

It is the responsibility of the director of risk management to ensure all chapter activities are in accordance with Delta Tau Delta's risk management policy and university policy as well as with local, state and federal laws.

Poorly planned social functions are the usual cause of injury to our members and their guests. Proper planning is critical to the success of the event, avoiding injuries and controlling the costs of insurance protection.

## DELTA TAU DELTA POLICY

To ensure an event is planned well, the first step for any event is having the committee chairmen complete a special event checklist with the director of risk management. This checklist is designed to make sure the chapter takes all necessary precautions to meet Fraternity policies. He should keep this on file for the chapter's records. A special event checklist is included to this as **Appendix 1**.

In addition to following the special events checklist, the director of risk management must know the Member Responsibility Guidelines (MRG). These are guidelines every chapter must follow. At this point you should be familiar with the MRG, but now that you are in this role you need to have a full understanding of is in this document. If a chapter follows these policies it should make completing the special event checklist an easier task. See **Appendix 2** for a copy of the MRG

## CAMPUS AND LEGAL POLICY

While the above strategies will ensure all chapters are in accordance with the policies of Delta Tau Delta, there are still many policies on the school and government levels that must also be followed. All events should also be within the boundaries set by local, state and federal laws. These are easier to understand. However, knowing whether to follow school policy or Delta Tau Delta policy can be confusing. The director of risk management should maintain a close relationship with the Greek advisor on campus for clarification on any policies that may not be included in those of the Fraternity. If you are unsure if something is in line with your campus policy, always ask. Chapters must always follow the most-strict policy/law.

For additional information on acceptable types of social functions and practices please see **Appendix 3**, **Appendix 4** and **Appendix 5**.

### RISK MANAGEMENT TEAM

The director of risk management will serve as the chairman of the risk management team. The RMT should meet at least once a month and should be composed of the director of risk management, social chairman, house and grounds chairman and new member educator. The purpose of this meeting is to discuss upcoming social events, shelter operations and new member programming and guarantee they are all in accordance with the MRG. It is at this meeting that the director of risk management and house and grounds chairman should conduct a shelter inspection and complete the chapter shelter safety checklist. The chapter shelter safety checklist can be seen at **Appendix 6**. Any problems/potential risks must be corrected within 30 days of the inspection.

Risk Management Presentations Educating the chapter on risk management policies and best practices is an important role of the director of risk management. Each year a minimum of three (3) workshops should be presented to the chapter (including new members) on issues related to risk management. Two presentations must be done with 90% of the chapter in attendance. The first is on the MRG and the other should address sexual assault. It is asked the chapter also conduct programming in addition to the DTAA program on alcohol awareness and safety. This section will include explanations of what should be included in each of these presentations.

## RISK MANAGEMENT PRESENTATIONS

Educating the chapter on risk management policies and best practices is an important role of the director of risk management. Each year a minimum of three (3) workshops should be presented to the chapter (including new members) on issues related to risk management. Two presentations must be done with 90% of the chapter in attendance. The first is on the MRG and the other should address sexual assault. It is asked the chapter also conduct programming in addition to the DTAA program on alcohol awareness and safety. This section will include explanations of what should be included in each of these presentations.

#### MEMBER RESPONSIBILITY GUIDELINES (MRG) PRESENTATION

While most members know that the MRG exists, many do not know or comprehend what is contained in the guidelines. The MRG should be made available to the chapter at the beginning of each semester through email.

In addition to making these guidelines readily available to chapter members, the director of risk management must hold a presentation on the MRG once per calendar year to the chapter. Ninety percent of the undergraduate chapter (initiated and new members) must be in attendance at this presentation. The FAAR contains the required sign-in sheet. It is strongly suggested it is NOT a member of the chapter who presents on the topic. Utilize the chapter advisor or another campus resource. Here are some suggestions on how to properly present the MRG:

- 1. DeltsConnect PowerPoint: A sample PowerPoint presentation has been uploaded in the DocuShare portion of DeltsConnect. The presentation offers an explanation and analysis of the MRG and its importance.
- 2. Role Playing: Split the chapter into small groups. Give each group a guideline from the MRG. Have each group act out a scene in which the guideline was not followed and then act out the same scene with the guideline being used correctly. The director of risk management should then explain each guideline and its importance.
- 3. Self-Taught Class: Divide the chapter into five groups. Each group will be charged with developing a method to teach the chapter about a different section of the MRG: general expectations, hazing, abusive behavior, chapter and shelter management or alcohol and drugs. The director of risk management should be prepared to answer any questions throughout the presentation.
- 4. Case Studies: Present the chapter with scenarios and ask them if they believe proper procedure was followed and why. For each scenario explain which portion of the MRG was followed/violated and its importance. For copies of possible scenarios used for case studies see **Appendix 7**.

#### SEXUAL ASSAULT/ALCOHOL AWARENESS PRESENTATION

In addition to the MRG presentation, each chapter must also have 90 percent of all members (initiated and new members) in attendance at the sexual assault. It is also recommend the chapter presents on alcohol awareness. The sexual assault and alcohol awareness presentations must be presented by someone with knowledge in the field (i.e. a campus counselor) before November 1 each year. The chapter must obtain a letter from each presenter detailing their qualifications and the content of the presentations which should be included in the FAAR. The sexual assault awareness presentation must cover the following topics:

- 1. Legal definition of consent
- 2. How substances play a role in sexual assault
- 3. Personal management of risk
- 4. Definition and consequences of types of assault other than intercourse

The alcohol awareness presentation should include information regarding but not limited to:

- 1. How to drink responsibly
- 2. How to calculate BAC
- 3. What to do in the case of an alcohol emergency

#### CODE OF CONDUCT

After witnessing the MRG, sexual assault and alcohol awareness presentations, all chapter members are required to sign the Code of Conduct (See Appendix 8). It is the responsibility of the director of risk management to maintain possession of these documents. It is important to keep these on file should an incident occur in order to hold members of the chapter accountable.

In addition to these presentations, all members of Delta Tau Delta are required to complete DTAA (Delts Talking About Alcohol) during their new member semester. It is recommended that the director of risk management conduct DTAA with the entire new member class each semester. A DTAA Facilitation Guide can be found on the DocuShare portion of DeltsConnect. Login directions for DTAA will be emailed to chapter officers each semester after the reporting of new members.

## ACCIDENT AND INCIDENT REPORTING

In the event that an accident/incident should occur, it is the responsibility of the director of risk management to report the occurrence to the chapter advisor and the director of operations of the Central Office immediately. The Incident/ Claim Reporting Form can be seen at **Appendix 9** and must be faxed or mailed to the Central Office within 24 hours of the incident taking place.

## EFFECT ON INSURANCE PROGRAM

Since its inception, the Fraternity's insurance program has helped several chapters in times of necessity. You should know that many of these claims could have been avoided if the Member Responsibility Guidelines had been more closely followed. And while some of the claims may seem minor, the majority of the cases involve alcohol. It is important for us to realize the impact that our actions have on the Fraternity as a whole and your chapter's insurance coverage. From a Fraternal standpoint, these numbers only magnify the need for us to constantly evaluate the environment we create for ourselves, the physical condition of our chapter, and the quality of our brotherhood. If we are not providing ourselves and our brothers with a positive fraternity experience, we have the duty and the responsibility to change.

The rationale behind the director of risk management is risk reduction, not risk elimination. The best we can do is reduce the likelihood of an accident or incident from happening through meaningful and detailed event planning. NO INSURANCE POLICY WILL PROVIDE COVERAGE FOR MEMBERS THAT HAVE BROKEN THE LAW. THERE IS NO SUCH THING AS COVERAGE FOR VIOLATING THE LAW.

Also, each chapter receives an adjustment in the amount you pay based upon your chapter's claim history.

IN A VERY REAL SENSE, YOU CONTROL THE PREMIUM. YOUR ACTIONS AND ACTIVITIES HAVE A DIRECT BEARING
ON THE AMOUNT YOU PAY.

## CONCLUSION

Delta Tau Delta is proud of you and your sincere desire to improve your chapter. As a leader of the chapter, your success will be determined by your actions, words and thoughts. The Fraternity expects you to work diligently to build a positive experience for yourself and your brothers. Please take these final thoughts with you as you begin what will be a great year for you and your chapter:

#### COMMUNICATION IS THE KEY TO SUCCESS:

It will be vital for you to communicate with your brothers and your peer officers. Many of the goals you will set will require you to work with other individuals. If you continue to focus on improving your communication skills throughout your officer term, you will not only be a more effective officer, but you will also be better prepared to lead in the future.

## RESOURCES ARE ALWAYS AVAILABLE TO YOU:

There will always be someone willing to help you as you encounter obstacles. This person may be a chapter advisor, a campus advisor, a chapter consultant, an older member of the chapter or even a student in the campus community. It is important to realize all of these people want you to be successful. Please include and utilize these people as often as you can.

#### THE FRATERNITY WANTS YOU TO ASK QUESTIONS:

This manual will not cover every concern you encounter and each obstacle is different. If you have a question, please do not hesitate to contact any the resources previously mentioned or to the Central Office. The Fraternity wants you to have all of the information you need to be successful.

#### "AS YOU ADVANCE, REMEMBER OTHERS FOLLOW":

This concept is so important as a leader. In order for the chapter to be successful for a long period of time, you must recognize your responsibility to be a role model and mentor for members of the chapter. By teaching and encouraging other members to achieve, the chapter will achieve. Do not lose sight that you joined because of the men around you; you should feel a special responsibility to do your best for and with these men.

#### USE THE VALUES OF DELTA TAU DELTA TO GUIDE YOUR DECISIONS:

Truth, Courage, Faith and Power should be ever present in your decision making as a member of Delta Tau Delta. These values are not exclusive to the *Ritual* of the Fraternity, but they should be embodied in your everyday work as an officer of the chapter to motivate, encourage and lead your brothers.

THE FRATERNITY KNOWS YOU WILL DO MUCH TO BETTER THE CHAPTER AND DELTA TAU DELTA THANKS YOU FOR YOUR TIRELESS EFFORT AND YOUR STEADFAST COMMITMENT. THE FRATERNITY WISHES YOU NOTHING BUT SUCCESS AND HAPPINESS AS YOU LEAD YOUR CHAPTER TO EXCELLENCE.

# APPENDIX

# **DELTA TAU DELTA**

## SPECIAL EVENT CHECKLIST

#### PLEASE TYPE OR PRINT LEGIBLY

Chapter Name:		_ Chap	ter Nun	nber:	
Graduate	Undergrad				
Purpose of Event:		_ Loca	tion of E	Event:	
Date(s):		_ Loca	tion Add	dress:	
		City		State	Zip
EVENT ACTIVITIES					
Type of event and detail	ile:				
Type of event and detail	15.				
Athletic Event? Y	es No If yes,	, waiver	s are ne	eeded for each participant.	
ADMINISTRATION					
	lama:			Dhono #	
				Phone #:	
3. Is a sorority involved	_	_			
	y have insurance?		No		
4. Planned Attendance					
5. Estimated Attendan			-		
6. Will there be a spec	ial construction, alte	erations	or deco	orations for this event? Yes	No
If yes explain:					
7. Has this event been	held in the past?	Yes	No	How many times?	
8. Have there been an	y previous claims?	Yes	No		
If so, explain in deta	il what changes you	u have i	made to	prevent additional claims:	
<ol><li>Will alcohol beverac</li></ol>	es be permitted?	Yes	No	If ves. refer to "Alcohol" se	ection.

10.	. Who is responsible for security? _				<del></del>	
11.	Are Certificates of Insurance obtain	ned from vendor	s?*			
	A. Liquor Legal Liability	Yes	No			
	B. General Liability	Yes	No			
12.	. Has vendor(s) provided proof of lie	quor license and	temporary lice	nse to s	ee on premises	s?*
		Yes	No			
13.	. Is the fraternity named as an addi	tional insured on	all certificates	from ve	ndors?*	
		Yes	No			
14.	. Have applicable permits and perm	nission been obta	ined from auth	orities:		
	A. College/University	Yes	No			
	B. Fund Raiser	Yes	No			
15.	. Has any written contract or agreer	ment been signe	d for any part o	of this sp	ecial event?*	
		Yes	No			
16.	. Have you received any correspon	dence requesting	g proof of insur	ance for	the event?*	
		Yes	No			
	Name, Address, city, state and zipernational policy:	-				
2.	Reason for adding Additional Insu	red:		-		
NC	OTE: If event requires additional insur	ed Additional Insur	ed Request For	m must a	also be complete	d.
SE	CURITY					
1.	Type of security consists of: (If con Public Police Private Police			two mak Paid	e up the combi	ination
2.	Is there a security guard?	Yes	No			
3.	Does security guard check for wea	apons? Yes	No			
4.	Are security personnel trained on	preventing illegal	drug use?	Yes	No	
5.	Are monitors and security personn	nel trained on pre	venting disord	erly con	duct or hazing?	?
		Yes	No			
6.	Are members or guests hands sta	mped if they war	it to leave and	return to	party?	
		Yes	No			

7.	Is smoking permitted at event?			
		Yes	No	
8.	If yes, is there a designated smoking	area?		
		Yes	No	
9.	Has event facility been inspected to	ensure that it	complies with applicable federal, state	e and
	local safety and fire codes?	Yes	No	
10.	. Are guests and members informed o	f emergency	evacuation routes?	
		Yes	No	
11.	. Is there one well lit entrance that is c	ontrolled and	monitored?	
		Yes	No	
12.	. Are security personnel and/or monito	ors trained on	preventing sexual abuse and harassr	nent?
	Yes	No		
AL	COHOL			
1.	Are security personnel, monitors, bar			ih
_	intoxicated guests and members?	Yes	No	
2.		/ided for desi	gnating those who are not of legal drir	_
_	age?		Yes	_ No
3.	Are all who are allowed to enter pres	•		
		Yes	No	
4.	Are those bringing alcoholic beverage		nch card showing alcoholic quantity a	nd type
_	Yes	No		
5.	Will intoxicated guest or members be		•	
		Yes	No	
6.	Is there only one centralized location		ol and food are being served?	
		Yes	No	
7.	Is there a guest and member list at the			
		Yes	No	
8.	Are food and alternative non-alcoholi	c beverages	available, visible and easily accessible	∍?
		Yes	No	
9.	Do you have a policy on confiscating	keys from inf	oxicated guests?	
		Yes	No	
YO	U MUST STOP ALLOWING THE CO	NSUMPTION	OF ALCOHOL AT LEAST ONE HO	UR

BEFORE EVENT ENDS.

#### **TRANSPORTATION**

1. Is transportation (taxi, Safe Rides etc) available for guests who need or request it?			
	Yes	No	
• 4			
The undersigned have read and und	derstand the require	ments as outlined in t	this checklist;
Chapter President:	Signed:	Da	ite
Event Chairman:	Signed:	Da	ite
Alumnus Advisor:	Signed:	Da	ite:
	DISCLAIME	R	
This questionnaire is heir	na used to assist t	ne chanter in having	ı a safe event

#### **DID YOU REMEMBER TO?**

- ✓ Complete the form in total
- ✓ Get all parties noted above to review and obtain required signatures
- ✓ Submit Additional Insured request form to International Fraternity if needed

## APPENDIX 3 - SOCIAL EVENT OPTIONS

In these days of no common or bulk alcohol sources, no purchase of alcohol with chapter funds, and the 21-year-old drinking age, such planning proves a challenge. Listed on the following pages are three options for the types of events considered appropriate and safe. These options provide the best method of avoiding a potential crisis involving alcohol and large groups. Remember that your goal is for all brothers and guests to have fun without neglecting any procedures consistent with limiting chapter risk.

#### THE THREE OPTIONS FOR THE PARTY INCLUDE:

- DRY
- 2. THIRD PARTY VENDOR
- 3. BY0B

THE DRY PARTY: A few years ago the suggestion of conducting a dry party would have been met with ridicule and resistance. Many states still had an 18 or 19 year old drinking age, and the campus climate everywhere was much more accepting of a 'wild party' atmosphere. Today, the same suggestion may still be met with a certain amount of resistance, but much less so. Many chapters are incorporating dry events in the overall social program each year and finding them to be a great success! The advantages of a dry party from a legal standpoint are clear. All the issues connected with the presence of alcohol are of no concern. As well, expectations regarding atmosphere and individual behavior are much different. Other advantages include the opportunity to socialize with fellow brothers, sorority women, girlfriends, other guests, parents and alumni in a variety of settings, including the chapter Shelter, which may not allow alcohol. A dry approach may also be more conducive for events like retreats, some date functions and out of Shelter functions where members are guests or spectators (i.e. concerts, plays, sporting events).

THIRD PARTY VENDORS/CATERERS: Many Delt chapters have inquired about the possibility of contracting with an outside, licensed vendor to host their event and or serve alcohol. These chapters have successfully used this approach to alleviate some of their liability. The use of an outside vendor may take one of two possible approaches:

- Hiring that vendor to work an event hosted at the Shelter. Such responsibilities for this vendor might include
  checking identification of guests upon entering the shelter and serving food and alcohol. The benefit of this
  approach, when done correctly, is that the licensed vendor is usually better at checking ID's and not serving
  intoxicated people than a chapter member would be. This may reduce the possibility that an accident will occur.
- Contracting with a vendor that owns its own party facility. This might include a restaurant, a hotel, a private club,
  a golf course, a church facility, a community center, etc. Although more expensive in some cases, the off-site
  facility is advantageous in that excessive wear and tear on our chapter homes and certain premises liability
  issues are reduced.

# GENERAL GUIDELINES TO BE FOLLOWED WHEN CONTRACTING WITH A THIRD PARTY VENDOR:

- 1. Use only properly licensed vendors. This might involve both a liquor license and a temporary license to sell on the premises where the function is to be held, (obtain and keep on file copies of state & local licenses).
- 2. Use only properly insured vendors and obtain a certificate of insurance as proof. Properly insured vendors will carry a minimum of \$1,000,000 of general liability insurance, evidenced by a properly completed certificate of insurance prepared by the insurance provider. Request a "certificate of insurance" with evidence that the vendor has, as part of this coverage, "off premise liquor liability coverage and non-owned and hired auto coverage." Request the certificate of insurance name as additional insured (at a minimum) the local chapter of the fraternity hiring the vendor, as well as the International Fraternity with whom the local chapter is affiliated. Be sure to file a copy of the certificate of insurance and highlight the required areas.
- 3. Request the vendor agree in writing to individual sales only, collected by the vendor, during the function. Request the vendor 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:

#### Checking identification upon entry.

- Not serving minors.
- Not serving individuals who appear to be intoxicated.
- Maintaining absolute control of all alcoholic containers present.
- Collecting all remaining alcohol at the end of a function (no excess alcohol opened or unopened is to be given, sold or otherwise furnished to the chapter.)
- Removing all alcohol from the premises by 2:00 a.m.

We advise that any vendor unwilling to adhere to these guidelines is a significant risk to do business with.

#### Advantages of Cash Bar:

- Many sororities encourage their chapters to participate in cash bar events rather than the BYOB type.
- Most national sororities feel that cash bar social events hosted by a fraternity provide a safer environment and less potential for alcohol misuse.
- With a cash bar a professional, licensed and insured catering firm monitors the distribution of alcohol making sure the legal drinking age is enforced.
- Litter and cleanup is minimized because the environment is more controlled.
- Peer pressure for changing designated event ending times is minimized. The contract or laws of the state bind the caterer to stop the service of alcoholic beverages.
- The professional bartender will have an ample supply of non-alcoholic beverages available throughout the
  event.

#### BYOB

For those chapters wanting to make alcohol available to of age members and guests but not contract with a third party vendor, a BYOB function is its only option. Because responsibility for planning and monitoring rests with the chapter brothers, careful adherence to suggested guidelines is essential. The following is provided for consideration when planning a BYOB party.

# PROVIDE ALTERNATIVE BEVERAGES AND NON-SALTY FOODS APPROPRIATE TO A THEME

- The percentage of non-alcoholic beverages should at least equal the percentage of underage guests.
- Many of age guests will prefer alternative, non-alcoholic beverages.
- Several non-salty snacks and other food items must be available for all guests during the duration of the social
  event.
- Breads, meats, cheeses, vegetables, brownies, pizzas, subs, etc. are considered appropriate foods.
- Food, alternative beverages and BYOB alcohol must be placed in the same centralized area.
- Water and coin operated vending machines do not qualify as acceptable non-alcoholic beverages
- Non-alcoholic beverages must be dispensed from closed containers (cans, plastic bottles or fountain machines).

#### Types and amounts of alcohol per person (for a typical 4-5 hour event)

- Recommended 6, 12 oz. cans of beer per couple
- Maximum 6, 12 oz. cans of beer per person, or...
- Recommended 4 , 12 oz. wine coolers per couple
- Maximum 4, 12 oz. wine coolers per person
- Absolutely no hard liquor
- No "squeeze bottles"
- No alcohol in members' rooms during social functions
- No bottles, except wine coolers (poured into plastic cups by the bartenders before consumption)

## APPENDIX 4 - SOCIAL EVENT BEST PRACTICES

#### **ENTRANCE TO THE SOCIAL EVENT**

- All individuals arriving at the entrance to the social event must have their name on a pre-printed invitation guest list.
- If a person is not on the list prior to the event, no access is allowed (this is true for BOTH male and female.)
- One (well-lit) entrance, controlled and monitored is suggested.
- Legal-age monitors check to see if those entering are either members or on the invitation guest list.
- Members and guests with alcohol are required to show proof of legal drinking age; (picture ID with birth date is acceptable).
- A quest's name is checked off the list once she/he has entered the social event.
- Hired security guards are also suggested in addition to members who will serve as monitors.
- Several safety exits must be available due to fire codes/laws; however, safety exits cannot be used as entrances.

#### **INVITATION GUEST LISTS**

- Guest lists must be generated for each function with specific names of all non-members who have been invited.

  No more than three quests per member are recommended.
- A bag full of invitations to an entire sorority, for example, even if the social is BYOB, is still considered an "open party."
- Invitations should be individualized with the name of the guest and the brother on it. Likewise, there should be a guest list at the door so one can match the invitation to the guest list. If a person has an invitation but is not on the guest list, they DON'T get in.
- Social events (with alcohol) open to the entire Greek system are also considered "open parties."
- Many groups also include their member's birth date on the guest list to further distinguish who is and who is not
  of legal drinking age.
- Guest list should be completed four hours (or equally reasonable time limit) prior to an event in order to prepare adequately.
- All members and guests bringing alcohol to a social event shall be carded at the entrance to provide proof of legal drinking age, (21 years old or older). At this time those members and guests who have established proof of legal drinking age will be distinguished in some way, (usually with a non-adjustable, hospital-type wristband and a hand stamp).

#### **WRISTBANDS**

- Members and guests who are 21 years and older and who have checked alcohol into the social event receive a wristband, (non-adjustable, hospital type wristband).
- Many IFCs have purchased wristbands in bulk and redistributed bands to their member fraternities.
- An individual checking alcohol into the social event also receives a stamp on the hand. (This procedure will stop quests/members from leaving the social event and trying to return sometime later with more alcohol).
- Members or quests without wristbands/stamps are not allowed to possess or consume alcoholic beverages.
- A system for distributing alcohol should be adopted, one that monitors the number and brand of the beer each member brings.

## APPENDIX 5 - DESIGNATED DRIVER PROGRAMS

A few years ago, designated driver programs were very popular. It seemed as if everyone was implementing them: universities, fraternities, community organizations. At first glance, they seem like a responsible way to prevent people from driving while intoxicated. However, there are liability implications for sponsors of designated driver programs that can't be ignored.

Students should already be educated on the dangers of driving while intoxicated and of riding with an intoxicated driver. The decision to seek out a safe ride is a good one. However, it is not the job of the chapter to promote a platform for unsafe drinking, and designated driver programs can become just such a platform. No fraternity chapter wants to give the impression it encourages the excessive consumption of alcohol. In addition, without carefully controlled safeguards, the following challenges exist:

- If pledges/new members are most consistently assigned to designated driver duty, it does/can create an environment of servitude that chapters should avoid. Plus, it can place a new member in a dangerous situation with intoxicated upperclassmen.
- When designated drivers are selected, the chapter should answer the following questions:
  - Are the designated drivers licensed and safe drivers without a history of accidents? The only way to confirm this is through a Motor Vehicle Records check.
  - Are the driver and vehicle adequately insured?
  - Is the driver prepared to handle the distraction of a car full of intoxicated passengers? A number of accidents resulting in fraternity insurance claims were caused by the poor decision of the driver dealing with the distraction his passengers created.
  - Is the auto being used safe?
  - Is the designated driver always sober, or merely "not as drunk"?
- According to the Institute for Highway Safety, young drivers have a crash rate per mile driven that is four times higher than all other drivers.
- There is also a risk of putting the driver in a difficult situation when taking home intoxicated female guests; this can lead to different allegations. If you review the safe rides programs sponsored by several universities, a male and a female ride in each vehicle.

#### WHAT YOUR CHAPTER CAN DO

We all understand that promotion of a designated driver program is done with the best intentions. The difficulty is that even the best intentions can create a material risk. Better options do exist:

- The use of cabs or safe ride programs has caught on with campuses in lieu of a designated driver program. Please follow these links which provide an overview of the University of Texas program and a similar program at the Kansas University.
  - http://www.nhtsa.dot.gov/people/injury/alcohol/DesignatedDriver/educators2.html
- Another option is a prepaid cab service.

Encouraging friends to help friends informally is the best course of action. Based on the risk exposure chapters face as well as the lack of attention in preventing risk in these programs, we do not endorse chapter-sponsored designated driver programs.

#### SAFE TRANSPORTATION FOR CHAPTER EVENTS

The other part of this issue involves chapter-sponsored activities: social events, mixers, philanthropies—any activity planned and hosted by the chapter. It is important to be aware of the exposure chapters face when events require driving a distance, and the importance of taking necessary precautions to protect the chapter from exposure. In that case, the safest way to transport members and guests to the event is by using professional transportation services.

We recommend the following criteria for any selected vendor employed to provide transportation to members and guests:

- Commercial Auto Insurance that provides coverage for transporting people and property for a fee, and provides, at a minimum, primary coverage of \$1,000,000.00 combined single limit for bodily injury and property damage.
- A professional driver who has a valid commercial vehicle operator's license in the state in which the driver is located.
- Agree to add the chapter and national organization as an additional insured on their Liability Policy.

Hiring professional transportation services is the best way to manage the transportation exposure for a function you host.

We want to make sure that you are having fun, but in a safe manner. Please contact the Central Office if you have any questions.

## MONTHLY SHELTER SELF INSPECTION

This report is designed to help recognize and reduce loss potential within the residence. This report should act as a guide and should be completed on a monthly basis by a competent individual preferably by a housing corporation officer and house manager.

CHAPTER	SCHOOL	DATE	
HOUSEKEEPING & ST	ORAGE AREAS		
	nd exterior housekeeping good		
Grass mowed and	d bushes trimmed		
Storage rooms ne	eatly arranged with good access		
Floors and walls	clean throughout		
Individual rooms t	ree of combustible materials		
HALLS			
All halls are free f	rom obstructions		
All halls are well-l	it/emergency lighting functional		
All stairwells and	steps have secure banisters/railings		
BUILDING MAINTENAN	NCF		
	good condition with no known leaks		
All interior and ex	terior walls in good condition		
All interior and ex	terior doors and windows in good condition		
All fire doors betw	veen floors marked as such and kept locked		
ELECTRICAL SYSTEM			
	ly fused		

	All covers in place with none broken	
	·	
	Date of last electrician inspection	
PLUM	MBING SYSTEM	
	Any known leaks	
	Has sprinkler system been checked in last six months?	
FURN	NACE & HOT WATER HEATERS	
	All located in separate rooms	
	All doors to rooms close completely	
	All rooms free from combustible materials	
	All covers on equipment in place	
	Equipment inspected within last year by contractor?	
	Furnace filters replaced if necessary	
SMOR	KING	
SIVIOI	Allowed in safe locations only	
	Is there a "no smoking in bed" rule?	
	Butts collected in metal container	
<u>SMOP</u>	KE DETECTION & FIRE ALARM SYSTEM	
	Are there manual fire alarm pull boxes in all halls?	

	Is there a smoke detector in each room?
	If smoke detectors are battery-operated, are batteries changed every six months?
	Date of last battery change?  If a hard-wired system, is it tested monthly by a responsible person and serviced twice annually by an outside contractor?
	Date of last monthly test
	Date of last contractor inspection
FIRE	EXTINGUISHERS  Is there at least one extinguisher on each floor?
	Are there extinguishers in the kitchen?
	Is there an extinguisher in the laundry room?
	Are extinguisher locations accessible and clearly marked?
	Does a responsible person make sure all extinguishers are in place and completely charged every month?
	Are extinguishers inspected and serviced by an outside contractor yearly?
	Date of last yearly contractor inspection
KITCH	HEN & COOKING  Is all cooking equipment located under a hood?
	Is entire hood and ductwork system cleaned twice a year?

	Date of last cleaning
	Are removable hood grease filters run through the dishwasher daily?
	Is there an extinguishing system protecting all cooking equipment?
	Is the extinguishing system serviced twice a year by an outside contractor?
	Date of last service
_AUN	NDRY ROOM  Are lint filters cleaned after each load?
	Are areas behind dryers free of lint?
FIRE	DRILLS
	Evacuation plan posted?
	Emergency contact information posted?
	Is there a practice fire drill every six months?
	Date of last drill
<u>NSP</u>	ECTION  Has campus fire marshal inspected building within last six months?
	Has city/town fire department inspected building within last six months?

#### **GENERAL**

Explain any "No" answers from above.

Explain corrective action taken.			
Have all deficiencies from previous reports been corrected?	YES NO		
Signature and title of person doing inspection			
Name/title of person reporting		Date reported	
Address:			
Phone Number:	Email:		

## APPENDIX 7 - CASE STUDIES

Since its date of enforcement (July 1, 1991), the Member Responsibility Guidelines have been the official risk management policy of the Fraternity. Some would call the MRG the Delt Alcohol Policy, and perhaps rightly so as much as it deals primarily with the regulation of alcohol. However, the MRG is equally concerned with hazing and, for those chapters with a Shelter, property maintenance. Simply stated, alcohol, hazing and the physical condition of the facility are the three items that expose universities, fraternity chapters and their members, and other charitable organizations to the possibility of litigation.

The "case studies" below are included to show some of the activities that are prohibited by the MRG as well as the consequences for violating this policy. Allegations of MRG violations are investigated by Special Representatives of the Fraternity appointed by the President of the Division where the alleged incident took place. This Special Representative interviews all individuals involved in the incident and makes a recommendation to the Division President regarding sanctioning. These "case studies" represent alleged violations of the MRG that proved to be factual.

As the level of punishment is left to the discretion of the Division President, there may be a slight difference in the way in which a chapter is sanctioned. Unless there are mitigating circumstances i.e. repercussion from the college or university, the "punishment fits the crime." While the Central Office is not a disciplinary body, violations of the MRG are tracked in Indianapolis in order to assist the Division Presidents with their investigations.

Alleged Violation: Distribution of alcohol individually purchased by members of guests (Level II); Alcohol present during pledge or initiation activities (Level II); Any violation with alcohol (Level II); Organized deception to circumvent the guidelines (Level III)

Sanction Imposed: Membership review, corrective actions, fine, 10 to conference

Alleged Violation: Hazing, abusive behavior, or fighting (Level II)

Sanction Imposed: Membership review, fine, corrective actions, 10 to conference

Alleged Violation: Distribution of alcohol individually purchased by members of guests (Level II); Alcohol present at recruitment function or provided to prospective member (Level II); Any violation with injury (Level II)

Sanction Imposed: Cease and desist, social suspension, membership review, corrective actions, shelter closed during

summer, fine, 10 to conference

Alleged Violation: Presence of a slush fund (Level II); Distribution of alcohol individually purchased by members or guests (Level II); Violations of sanctions imposed as a result of a lower level violation of the guidelines (Level II); Any additional Level II violation while under Delta Tau Delta Fraternity sanctions (Level III); Organized deception to circumvent the Guidelines (Level III)

Sanction Imposed: Charter withdrawn

**Alleged Violation:** Acts of hazing, abusive behavior, or fighting (Level II); Additional Level II Violation while under Delta Tau Delta Fraternity sanctions (Level III)

Sanction Imposed: Membership review, corrective actions, social probation

Alleged Violation: Acts of hazing, abusive behavior, or fighting (Level II)

**Sanction Imposed:** Suspended by the University and Fraternity

## APPENDIX 8 - CODE OF CONDUCT

# **CODE OF CONDUCT**

#### Preamble:

Date

Delta Tau Delta Fraternity is a unique organization. There are certain obligations that every new and initiated member
must adhere to if the Fraternity is to grow and prosper. Below are the basic expectations that are fundamental to the
growth of brotherhood in the chanter.

	of brotherhood in the chapter:	are the basic expectations that are fundamental to the	
l.	I will respect the dignity of all persons and therefore, abuse any human being.	I will not physically or psychologically haze, or sexually	
II.	I will respect the rights of property, both, others, and nother shelter, private, or community property.	ny own; therefore, I will not, nor will I tolerate abuse of	
III.	I will pay my chapter bill on time and in accordance w	rith the Constitution & Bylaws of the Fraternity.	
IV.	I will strive to maintain an academic environment wh	ere my brothers and I can achieve our academic potential.	
V.	I will not act in such a way that will reflect poorly on r	my chapter and the Fraternity.	
VI.	I will strive to make all guests of the Fraternity feel w	relcome and comfortable in the shelter.	
VII.	I will not use or support the use of illegal drugs.		
VIII.	I will not abuse or support the abuse of alcohol.		
IX.	I acknowledge that a clean and attractive environmentherefore, I will do all in my power to see that the she	• •	
Χ.	I will at all times strive to live a life consistent with the ensure to end poor traditions and exert my energies t	e Oath, Creed, and <i>Ritual</i> of the Fraternity. I will also oward the creation of positive programming and events.	
On my violatio	solemn Oath, I will abide by this code of conduct and w	rill confront members of this Fraternity who are in	
Signa	ture	Name	

## APPENDIX 9 - INCIDENT/CLAIM REPORTING FORM

# **INCIDENT/CLAIM REPORTING FORM**

When an incident arises at the chapter causing bodily injury or property damage to any person, the following information must be obtained immediately. This report is being prepared for submission to a Delta Tau Delta General Counsel, so please be thorough. Do not withhold reporting an incident to obtain all required information. Because timeliness is of the essence, report it immediately and send a copy within 24 hours to the Central Office of Delta Tau Delta Fraternity, 10000 Allisonville Rd., Fishers, IN 46038, (317)284-0214 (Fax). If the bodily injury is of a serious nature, a telephone call should also be made to (317)284-0203 or (800)335-8795.

Chapter Name:	Date of Incident:		
Address:	Injured Party:		
City, State, Zip:			
Phone #:	IP City, State, Zip:		
Chapter President:			
Chapter Advisor:			
CA Address:	HC Pres Address:		
CA Phone#:			
Did Incident Happen Off Premises? (Leased or R			
If yes, Owner's NameO			
Owner's Address:			
Police Investigation? Yes or No			
Name of Agency & Case #:			
Description of Injury & Where Was Injured Party	Taken:		
Description of What Happened (What, When, Wh	ere, How):		
Form Completed by (Name, Title, Telephone #, E	E-mail Address):		

## APPENDIX 10 - FREQUENTLY ASKED QUESTIONS

Living a life committed to excellence means following the law – even when we do not want to. This compilation of inquiries represents some of the more frequently asked questions regarding the MRG and risk management in general, and specifically regarding mass quantities of alcohol. Some of the questions ask for answers that are not specified in the MRG or Enforcement Criteria. The answers to these questions are derived from generally agreed upon standards of risk management. In the truest sense of the word, those "answers" are guidelines, as opposed to the MRG, which is policy. Take time to review each one of these questions and answers. Chances are, if you're a chapter officer, you've heard these questions asked by members. If you're simply a regular member of the chapter, then perhaps you've asked or wondered about some of these questions yourself. Remember, unless otherwise stated, these answers represent the best method for reducing risk in a chapter. The Fraternity supports these recommendations as one of the better ways of reducing risk at a chapter function.

1) What constitutes a Delt function? The general "rule of thumb" is that anytime 25 percent or more of the chapter is present, the gathering could be considered a Delt function. Of course, the possibility always exists that a gathering or event with less than 25 percent of the chapter could also be considered a Delt function. In fact, some universities and colleges define a fraternity function as having as few as two active members present. Some of the variables to consider include the location, the purpose or intent of the event or gathering, the number and variety of other students present, and the presence and distribution of alcohol. The event itself may not initially be a Delt function but as the night goes on it may quickly appear as one and the MRG should be followed. Delts tend to congregate. If it looks like a Delt function, sounds like a Delt function, then you should treat it like a Delt function.

When trying to determine the nature of a function, ask yourself the following question, "Was the event ever discussed in a chapter meeting or was the chapter used as a vehicle to promote or sponsor the function?" If you answer yes to this question, then the link between the chapter and the function is legitimate enough to invoke the Member Responsibility Guidelines.

2) How can such circumstances (location and purpose, number and variety of students, presence and distribution of alcohol) affect whether or not our gathering could be considered a Delt function? Consider the following example. Let's say that a small group of Delts has a party at an off-campus apartment. This party might look like a Delt function if the chapter has just won the intramural football championship. Likewise, if most of the people who eventually show up at this party were Delts, then it would very easily seem that the party was held on behalf of the chapter.

Also, if the party is talked about in a meeting, organized by the social chairman, or if signs appear in the Shelter, then the party could very well be considered a Delt function. Again, if the chapter is used as a vehicle for promoting this function, then it is likely to be considered a Delt function. Remember: when it comes to having a party, the only difference between perception and reality is the spelling. Always take into consideration what an outsider would think if he or she saw a large number of Delts socializing together.

3) If this sort of activity (off-campus party) can be considered a Delt function, does this mean that the MRG applies? Yes. If a large group of members pool their money to buy a keg or a tub full of beer for the annex or a member's apartment, then this violates the MRG. This is particularly true if the reason behind the function is simply because kegs are not allowed in the Shelter. Location isn't the issue here. No matter where the function is held, if the circumstances surrounding it lead an individual to believe that it is a chapter sponsored function, then the MRG is applicable.

- **4) Why can't we have kegs?** The reasoning behind this policy is sound. The decision to drink alcohol is a personal choice, and when usually less than 25 percent of your membership is of legal age to consume, having any source of alcohol other than BYOB is increasing the risk of accidents. Also, because someone in the chapter has to purchase the keg it puts them at personal risk for the behavior of everyone who consumes. That is an unfair situation to put any brother in. Even at a BYOB party you still have the responsibility of providing a safe social function!
- **5) I didn't know we couldn't have kegs in our apartments.** This is no different than the chapter Shelter. Chapter parties at apartments have resulted in the same kind of problems as those held at the chapter Shelter. The largest factor concerning the MRG is following the law. Even though the party is at another location other than the Shelter, people will still perceive it as a Delt function even if you claim that it is not a Delt party.
- 6) From a risk management standpoint, then, it's not safe to have keg parties at annexes or apartments? Correct! What we're saying, quite simply, is think before you act. Ask yourselves, "If we have this activity at this place and at this time with these people buying the alcohol, then could it be considered a Delt function?" If the answer is yes, then you are putting yourselves at risk and violating what the MRG was designed to accomplish...not to tell you when, where or how much you can drink, but to minimize your risk.

Furthermore, you have to consider the individual risk involved when members have parties where alcohol is purchased and served to guests. Those situations are not covered by the Fraternity's insurance policy, which puts the individual or individuals in the annex or apartment at a very high level of risk. Consider, too, the fact that if the purpose behind annex or apartment parties is to "get around" the alcohol policy, then the chapter has committed a Level III violation of the Member Responsibility Guidelines.

- 7) Can each member bring in a case of beer? Short Answer: No. Long Answer: Do you honestly believe that each of these members is going to drink a case of beer? Personal Consumption (BYOB) means what you will consume yourself. Most people will not and the excess winds up in a beer drop where anyone else can consume. This then becomes a central source at a chapter function with the chapter's funds, and the chapter will be liable. Furthermore, this expectation contradicts our low-risk guidelines described in DTAA.
- 8) Why is it that we can't have lots of individual cans or bottles of beer instead of a keg? This is still a common source. BYOB means purchased for your own personal consumption during the function not for anyone and/or everyone.
- **9) Why is it wrong to take up a collection for alcohol?** When this takes place, it is Delt that is buying the beer and it is Delt that could be held responsible, and the purchase is usually going toward a common source.
- **10) When is it considered purchasing alcohol with chapter funds?** Any type of collection taken by members, and/or so called "social dues," for the purpose of purchasing alcohol is considered to be a chapter function with chapter funds. Also, any time members are required or requested to bring certain amounts of alcohol to a function, then they are providing alcohol on behalf of the chapter.
- 11) What is an open party and why can't we have them? An open party is any event where anyone can be admitted. This prohibits us from monitoring numbers and preventing problems. We are in the Fraternity business not the bar business. You can more easily control your members and their guests than you can control John Q. Public. This is where the majority of problems arise. He doesn't care about your chapter, your members, or your reputation; all he wants to do is party.

- 12) How many guests can be invited to a Delt function? In order to limit the number of people at your function to a manageable number, we recommend that each member of the chapter only be allowed to invite up to three other persons to the function. Invitations should be such that they are not easily duplicated. The name of the guest as well as the name of the member should appear on the invitation. Likewise, the invitation is matched with a master guest list when the guest enters the function. For chapters without a Shelter, you should consider the size of the facility where the function is to be held. Oftentimes, the space being rented or used has an occupancy limit set by local city ordinances.
- 13) How much alcohol can/should be brought into a Delt function by an "of-age" guest? While the MRG does not state specific quantities of alcohol, we recommend no more than three (3) twelve ounce cans of beer or two (2) wine coolers, but in no case should it exceed six (6) cans of beer or four (4) wine coolers per person. No hard alcohol of any kind and no glass bottles. Wine coolers should be poured into cups provided by the chapter.
- 14) How is the alcohol to be distributed? Each guest will check in his/her alcohol with a "bartender." The bartender is preferably a third party, i.e. not a Delt, hired by the chapter. If this is not possible, then he must be of legal drinking age. He will, in turn, provide the guest with a punch card with the name and amount of alcohol brought in by the guest. (These can be created using any desktop publishing software.) When a guest wishes to retrieve his/her alcohol, he/she simply presents the punch card to the bartender, who punches the card accordingly, and provides the guest with a drink. Guests are limited to one beer or wine cooler at a time and must produce their empty beer can or their plastic cup in order to receive another drink. Prior to admittance to the function, all guests must be carded for proof of legal drinking age. Also, only allow those of legal drinking age to bring alcohol into a function.
- **15)** What's the best way to ensure that only twenty-one year olds have access to the alcohol? As each guest enters the function, he/she is "I.D.'d." Once carded, a guest of legal drinking age will receive a wristband that must be worn and visible when receiving alcohol from the bartender. Carding should be performed by an off duty police officer or hired security guard. If this is not possible, the person checking for I.D.'s should be over twenty-one and refrain from drinking alcohol during the event. It is not a good idea to have your youngest, least experienced members "manning" the door. You can also achieve greater control by restricting where alcohol may be consumed to a certain area or room at the function, i.e. basement, etc.
- **16)** What's the best way to keep the event under control? The chapter should employ a system of sober monitors i.e. members of the chapter whose job it is to maintain order during the event. Their responsibilities include monitoring for underage or excessive drinking, clearing the Shelter or other location when the event ends, etc. Each chapter should have one (1) sober monitor for each fifteen (15) to twenty (20) guests. Likewise, one member of the executive committee should be a sober monitor during each event. You might also explore the possibility of hiring an off-duty police officer to assist with the monitoring of the function. Many chapters also employ the services of a local security company to aid in crowd control. Oftentimes this official presence is enough to remind your guests that proper behavior is expected.
- 17) That's a great message for right now, but what about the alumni who come back at Homecoming? All they do is show up with a lot of booze, tell "war stories" and make it even more difficult for us to follow the MRG. Prior to Homecoming (or any alumni event) you need to let your alumni know what the rules are! This can be done through your alumni newsletter or some other method of communication. Sometimes your Chapter Advisor or House Corporation best communicates it. Most of the resistance comes from the alumni who remember the way it was. For these alumni, there's no quick fix. Stick to your guns, though, and they'll get the message. Sure, they might not stop by the Shelter for a few years, but just as attitudes go in cycles, so do alumni. They eventually come to realize the necessity for abiding by the MRG. If you're having a tough time with one alumnus in particular, have him talk with your chapter advisor, or a member of your house corporation. Remember it's usually best to have alumni work out these types of problems with other alumni; after all, they are now his peers.

- 18) What about the other fraternities on campus? Don't they have the same alcohol policy as Delta Tau Delta? Yes, but just called a different name. The majority of fraternities on your campus and across the country utilize the risk management policy developed by the Fraternity Insurance Purchasing Group (FIPG). Delta Tau Delta's Member Responsibility Guidelines (MRG) and FIPG share many of the same basic tenets, i.e. prohibiting kegs or other bulk quantities of alcohol, requiring BYOB and third party vendors for all chapter functions, restrictions on the use of chapter funds for the purchase of alcohol, etc. The only major difference between the MRG and FIPG is the way in which violations of the rules are reported.
- **19) "Why can other fraternities have kegs and we cannot?"** They cannot. If you know of any incident, please notify the Central Office immediately so we can inform their respective office and take steps to end these violations. Your identity will be kept confidential.
- 20) What should you do when you know that another fraternity on your campus is blatantly violating the FIPG guidelines? Each of the 63 NIC member fraternities and several of the NPC sororities have pledged their resources to reprimand those chapters who fail to abide by their alcohol policy. Each headquarters has agreed to a system of mutual reporting. If you know for a fact that one or more fraternities are violating their alcohol policy, then you should call the Central Office in Indiana at your earliest convenience. We'll contact the headquarters of the offending chapter and do the reporting for you. All sources of information remain confidential so you don't have to worry about the incident coming back to haunt you.
- 21) Who came up with the MRG? Where does it come from? The Member Responsibility Guidelines were passed at the 1990 Coeur D'Alene Karnea. The Arch Chapter and Undergraduate Council wrote the first drafts. These two bodies decided upon the basic tenets of the Guidelines, while a committee drafted the final document appointed by then President David L. Nagel. And while the genesis of the MRG can be found within the Fraternity, some of the wording was influenced by the risk management policies of Phi Delta Theta and Alpha Tau Omega, as well as FIPG. However, these are Delt guidelines, not written or inspired by any outside entity.
- 22) Who's supposed to enforce this policy? The opening lines of the Enforcement Criteria states it best. "It is the responsibility of every undergraduate chapter member and alumnus volunteer to see that the Guidelines are upheld, and more importantly, that the spirit of the Guidelines is met." The spirit of the Guidelines is to help reduce risk. Of course, undergraduate chapter members shoulder the day to day issues regarding enforcement. The MRG is best understood when based on the understanding that this is a policy that reinforces individual responsibility and accountability. You should know, as well, that every representative of the Fraternity i.e. chapter advisors, house corporation members, division vice presidents, Central Office staff, Arch Chapter members, even other chapter officers will help any chapter enforce this policy.

Developing a dependable support network for enforcing the MRG is quite likely the most important part of a chapter's management strategy. By keeping this network informed of your successes and obstacles, you tend to avoid problems more often. Remember that your network's ability to aid your chapter depends on your willingness to share ideas and work through problems.

When you get down to it - the MRG tells you one thing - Follow the Law. If you are under 21, don't drink. If you are over 21, do it in accordance with our low-risk guidelines, and don't buy alcohol for minors. If you violate these laws, then don't be surprised if you are held individually accountable and liable for your actions.

- 23) Which policy should we follow...the college/university policy or the MRG? While the MRG is the only risk management policy for the Fraternity, it's not uncommon to find that a college or university has a more stringent policy regarding risk management. If this is the case on your campus, then the stronger of the two policies applies. In reviewing your campus policy and the MRG, you'll probably find many similarities between the two, allowing for an easier implementation.
- 24) Won't policies such as these put all Greeks at a competitive disadvantage? No, absolutely not. In fact, we need policies like these now more than ever. With rush numbers down across the country, Greeks need to take a good hard look at the type of product we are offering. Not only does the MRG play an integral role in reducing risk; when followed, it demonstrates a chapter's level of maturity and willingness to address a chapter management issue riddled with emotion.
- **25) Aren't we a "social" fraternity?** By definition yes, but you should interpret the word "social" in its broader meaning. You will live in the society of man, and as a person of more than ordinary intelligence, character and ambition, you should accept a special responsibility to serve that society well. The Fraternity will expect of you.

Socializing happens regardless of the presence of alcohol. But some of our chapters have gotten to the point where alcohol must be present in order for social interaction to occur. The concept of a social fraternity is one that reflects the values and more of the local community, university, the International Fraternity, as well as society at large. The Fraternity should mirror society and allow members the opportunity to grow academically, intellectually, spiritually, as well as socially. It is our role to better prepare our men for society without a dependence on alcohol, hence social fraternity.

So in our case, "social fraternity" does not mean non-stop partying. The parties are but a small part of a much bigger picture. But it does mean you must take care to plan carefully all the events you host. A successful chapter is aware of this fact and strives to emphasize all facets of fraternal life in chapter programming. In the end, no matter how you define "social," no definition can ignore the law.

**26) Who do I contact if I have a question about the MRG or the insurance program?** Your best bet is to get your question answered by your local chapter advisor. However, if this is not possible, or if you and your advisor are unsure about a specific item of the MRG, call the Central Office. All Fraternity Directors are well versed in the MRG. The number is (800) 335-8795. If you have questions on the insurance program, please ask to speak with the Director of Business Affairs. If you happen to call after the Office closes, please leave a message on the answering machine.

Finally, the Fraternity has professional staff to assist us in minimizing our risk and handling incidents. If you are in the planning stages of an event, and questions arise that cannot be answered by your local advisor please contact Dave Sirey with the Central Office. He can be reached by calling 1-800-335-8795 and has been a tremendous asset to the Fraternity in minimizing inherent risks associated with events.

As was stated at the outset, there will always be questions. Fortunately for us all, by working together, there will always be answers. As this workbook is updated, new questions and new answers will be added in order to provide the most up-to-date and accurate information available.