

# Risk Management ESSENTIALS

Tips, Knowledge and Tools  
for Nonprofit Organizations

## Mark Your Calendar!

The Center is excited to announce that **Tori Murden McClure** will deliver the opening plenary address at the 2009 *Risk Management and Finance Summit for Nonprofits* on Monday, September 21. The conference will be held at the AT&T Executive Education and Conference Center at the University of Texas in Austin, TX.



Tori is best known as the first woman and first American to row a boat solo across the Atlantic Ocean. She was also the first woman and first American to travel over land to the geographic South Pole, skiing 750 miles from the ice shelf to the pole. Tori's accomplishments have been chronicled in ten books, 30 major magazines and an award-winning documentary.

Tori is the author of a new book titled, *A Pearl in the Storm: How I Found My Heart in the Middle of the Ocean*, which chronicles

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## Managing Special Event Risks

By Joe Risser and Melanie Lockwood Herman

*Note:* This article is excerpted from a forthcoming publication from the Nonprofit Risk Management Center: *Managing Special Event Risks: 10 Steps to Safety—2nd Edition*. The book will be available for purchase in September. For more information, or to pre-order a copy, visit: [www.nonprofitrisk.org/store/managing-events.shtml](http://www.nonprofitrisk.org/store/managing-events.shtml).

Summer is here! Like predictable summer storms, high temps and visiting relatives, nonprofits from coast to coast are planning and presenting a wide range of special events. With our children home from school, workaholics taking much needed time off, and the stress of poor economic conditions affecting everything we do, many nonprofits are moving forward with special events as a way to raise awareness about vital causes and raise funds to cover some of the costs of service delivery.

Well-planned and executed special events can bring positive publicity, new donors and an infusion of cash to a nonprofit. But events that don't integrate sound risk management can spell disaster for both the mission and the future of a nonprofit.

In *Managing Special Event Risks* we discuss "ten steps to safety" as a way of providing practical guidance on the planning and staging of

a special event. The steps give a framework for the planners to follow to prevent and manage risk as well as finance losses associated with special events. This article explores the first two of these vital "steps."

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Center**

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# Putting on Your Own Mask First

*When the Abstract and Reality Collide*

By Melanie Lockwood Herman

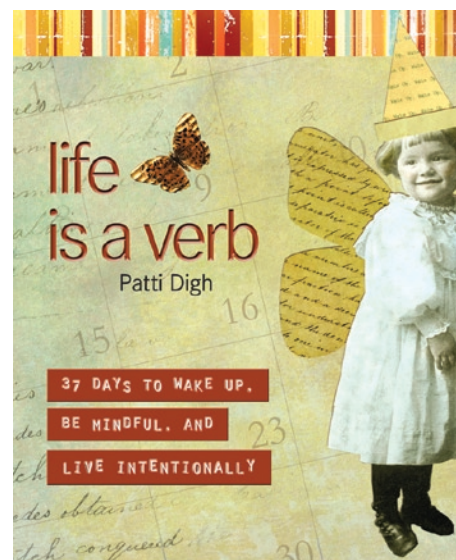
This February I had an opportunity to hear a presentation by Patti Digh, author of the new book titled “*Life is a Verb: 37 Days to Wake Up, Be Mindful, and Live Intentionally.*” Throughout Patti’s speech I was reminded how her advice seemed to apply so beautifully to the lives of those serving as nonprofit CEOs, CFOs, senior managers and volunteer board members. Several days later Patti graciously accepted the Center’s invitation to serve as one of our keynote speakers for the 2009 *Risk Management and Finance Summit for Nonprofits* scheduled for September 21-22 in Austin, TX.

Close friends, Center clients, board members and staff generally become accustomed to my frequent use of clichés such as “truth is stranger than fiction.” It never ceases to amaze me (oops, that’s another one) that the situations in which nonprofits find themselves rival the most intriguing plots from daytime and primetime TV. The stories and scenarios I’ve collected from our technical assistance service include hair-raising and jaw-dropping tales.

As someone whose travel schedule includes almost weekly airline trips departing from Washington’s Dulles Airport, the tip in Patti’s book that grabbed my attention was “Put Your Own Mask on First.” I’ve heard the instruction on every flight I’ve taken. Sometimes the announcement causes me to smile and say to myself “if my daughter were here and the oxygen masks appeared, I think I’d get her squared away first!”

During her presentation and in *Life is a Verb* Patti explains that it is

impossible to be an effective caregiver to others—whether that is as a nonprofit executive, boss, volunteer board member or mother—when one’s own health is on the “back burner.” After returning from the conference where I heard Patti explain this concept I eagerly shared the “tip” with anyone and everyone who’d give me five minutes of their time.



Exactly one month from the date I heard Patti speak in Miami, I boarded a flight for San Antonio, bringing on board a suitcase weighing in excess of 50 pounds. After a too-quick assessment of readily available help which yielded no eager volunteers, I decided to hoist my “carry on” into the overhead single-handedly. Within hours of landing in Texas my neck started to ache. For the next few weeks I tried various over the counter pain relievers and pain “patches” to ease my neck pain. After a presentation where I had to turn my entire body to address audience members seated on my left and right, and subsequent travel in excess of

20,000 miles, I started to suspect that medical intervention might(!) be needed. To make a long story short, an MRI and subsequent cervical spine surgery provided a compelling, unforgettable personal lesson about “putting your own mask on first.”

During the time period when I tried to “work around” the pain, and during the painful post-surgical period, I realized that my duties as a mother, nonprofit CEO, church lay leader, and volunteer board member—had all been compromised by my neglect of my own health. The announcement each of us has heard from a flight attendant prior to take off is a simple and *wonderful* metaphor for anyone who wants to make a difference in the lives of others. Take care of yourself so you can help others at home, at work, and in the nonprofits where you volunteer. And I would suggest that this metaphor extends beyond taking care of our physical health. We should also sustain ourselves with continuous learning to be prepared to serve others.



Patti Digh

A full schedule of workshops and keynotes for the Center’s 2009 Conference is now available at [www.nonprofitrisk.org](http://www.nonprofitrisk.org) (select the Training Tab, and then Annual Conference). Not only is Austin, TX



an affordable location served by all of the major discount airlines, we’re holding the conference at a brand-new university-based conference center that is providing a deeply discounted room rate. And getting from the airport to the conference center costs a mere 75 cents!

I urge you to check out the exciting line up of keynote presentations and information-packed workshops featured at: <http://nonprofitrisk.org/training/conference/program.shtml>. This year’s line-up includes not-to-be-missed sessions on managing HR risk, advanced financial management, crisis management, risk communication and more.

Over the course of two days, you’ll be inspired, energized, and leave with practical tools, strategies and approaches that you can immediately put to work in your nonprofit. The early-bird rate offers a chance to save \$100 on the already reasonable registration fee. If you’re ready to sign up, proceed to the simple online registration process at <http://nonprofitrisk.org/training/conference/reg1.html>.

Learn how and why to “put your own mask on first” and so many other lessons, strategies and insights by making plans to attend the 2009 *Summit*. ■

“Take care of yourself so you can help others at home, at work, and in the nonprofits where you volunteer.”



“...the public expects that abusers will face charges and that any institution that knowingly fails to act in the face of a complaint will be held accountable.”

## Protecting Vulnerable Clients from Abuse

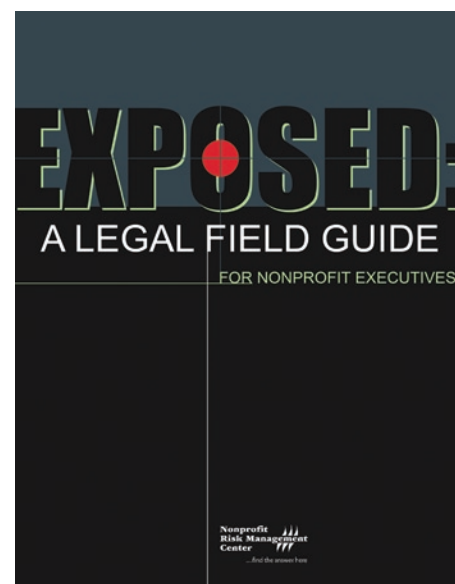
By Mark E. Chopko, Esq.

This article is an excerpt from a chapter of the Center’s soon to be released publication, *Exposed: A Legal Field Guide for Nonprofit Executives*, by Melanie Lockwood Herman and Mark E. Chopko. To pre-order a copy of the book, which will be shipped or available for download in September, visit: [www.nonprofitrisk.org/store/exposed.shtml](http://www.nonprofitrisk.org/store/exposed.shtml).

Many community-based nonprofits serve vulnerable populations, from adult day care centers, to healthcare facilities, athletic clubs, after-school recreation programs and churches to name a few. Experts in the field recognize that vulnerable clients are susceptible to mistreatment by adult family members, caregivers, visitors and others with whom they come into contact. Child protection professionals estimate that an unacceptably high percentage of girls and boys, for example, will be victimized during the course of their minority, usually by someone they know.

A study authorized by the federal No Child Left Behind Act showed that perhaps as many as 10% of public school students are victims of sexual abuse between kindergarten and 12th grade. (Source: Dr. Charol Shakeshaft, *Educator Sexual Misconduct with Students: A Synthesis of Existing Literature on Prevalence, Planning and Evaluation Service*, Office of the Undersecretary, US Department of Education, 2004.) Although the abuse that occurs in nonprofit organizations constitutes only a small percentage of all reported abuse cases, field studies do not give reliable statistics for the nonprofit sector. Nonetheless, the

public rightly expects that community serving organizations have adequate procedures to protect the vulnerable people that they serve, and that they will respond promptly and effectively to any complaints.



In addition, the public expects that abusers will face charges and that any institution that knowingly fails to act in the face of a complaint will be held accountable. In many instances, private institutions will face litigation; by contrast, despite the high incidence of abuse in schools, public institutions are largely immune unless injured persons act quickly, often within 180 days, to initiate a process to protect their rights. The financial impacts themselves are significant. From 1950 to the present, Catholic institutions reported they have paid more than \$2 billion in losses, and the resulting financial disruption has caused the bankruptcy of six dioceses and one religious community in the United States. More than the monetary cost, however, nonprofit institutions

that are perceived as having failed to protect vulnerable persons in their care suffer a loss of respect and stature, often accompanied by a decline in contributions. Catholic institutions are not the only ones against which complaints have been raised, but they are certainly the most public. Commentators and pundits have sought to explain or critique the Catholic Church's response.<sup>1</sup> This is as an object lesson to the nonprofit community that it should take seriously its responsibility for vulnerable people in its charge.

Abusers seek out opportunities to abuse in places where there are vulnerable people. Abusers employ subtle and secretive strategies in order to have access to potential victims. No system can be perfect; however, organizations can take reasonable steps to 1) prevent abusers from being employed, 2) educate children and their parents, the sick or the infirm, or other potentially vulnerable populations about abuse, and 3) communicate as openly as possible institutional abhorrence of abuse and our commitment to educate and prevent abuse to the extent possible. When abuse happens, the organizations can respond effectively and timely to 1) remove and report the offender, 2) reach out to the presumed victim, and 3) communicate with interested parties and stakeholders.

Below are some key concepts recognized as best practices.

**Have a written policy.** The time and attention taken to write organizational policies dealing with prevention and response to abuse are worth it. The worst thing that

can happen to an institution is to have a crisis—a complaint of active abuse in the organization—and have administrators scrambling to decide how to respond. This policy should state the organization's commitment to providing a safe environment for those entrusted to its care, while disclosing that no institution is immune and no policy is failsafe. The policy should be both proactive and reactive.

For example, the policy should address issues such as the screening and checking of backgrounds for employees and volunteers and any additional education and training either for staff or for those served. Another issue is what to do when the screen results identify an individual who should be disqualified from working with children. Those persons should be approached privately—perhaps the results are erroneous! But a disqualification that is legitimate has to be enforced. The best screening forms include consent provisions whereby individuals acknowledge in advance that information that suggests that there is a problem can and will be shared with law enforcement or others as necessary and appropriate. That provision alone, in some institutions, has resulted in individuals refusing to complete the screening process and therefore voluntarily disqualifying themselves for work.

Finally, every organization has different needs, resources, services, responsibilities, funding, demographics, etc. So too, each situation of abuse is different. Policies should stress that they are only guidelines, that each situation is

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“Abusers employ subtle and secretive strategies in order to have access to potential victims.”

1 L. Martin Nussbaum, *Changing the Rules*, AM., May 15, 2006, at 13, available at [www.americamagazine.org/gettext.cfm?articleTypeID=1&textID=4783&issueID=572&search=1](http://www.americamagazine.org/gettext.cfm?articleTypeID=1&textID=4783&issueID=572&search=1) (documenting that in 2002, newspapers “published 728 stories in January, 1,095 in February and 2,961 in March [about abuse only in the Church]. By April 2002, these papers were publishing a new story every nine minutes, 160 every day, 4,791 for the month. By year end, American papers provided their readers over 21,000 stories of sexual abuse by Catholic priests.”).

### *Protecting Vulnerable Clients* continued from page 5

“Policies can sometimes be too general or too strict. If they are too general, too much is left to the discretion of individual administrators and problems routinely arise in that similar situations are often given disparate treatment. If they are too strict, they make compliance difficult and cumbersome. It is best to strive for balanced policies administered by trained staff. A well-trained, sensitive, and dedicated staff is really the best device to prevent and respond to abuse.”

different and that these guidelines, for good reasons that are documented, can be departed from in particular circumstances. For example, if a policy requires an automatic suspension on notice of a complaint, what happens if the accuser recants (says the complaint was made up in anger)?

**Respond to a complaint.** A policy should also outline how a complaint will be dealt with. For example, will any member of the staff respond to a complaint or will a complainant always be directed to a particular trained individual? Will oral or anonymous reports be accepted? What will happen within the institution with respect to reporting to executives or the board? Will reports to law enforcement be made as a matter of course because the staff are mandatory reporters or simply as a matter of practice? Will the organization accept reports from persons who return, sometimes decades later, to say that once, when they were young, they were abused by someone in the institution? What will the institution say to stakeholders and participants about the complaint? Who will deal with the media? What if the first time the organization learns of an incident is because a lawsuit has been filed and the local news would like a statement? All these good questions have good answers that depend on the nature of the institution and the circumstances expected to be faced. Good planning requires that they be thought about before there is a problem, and any policies can be amended as necessary in light of experience gained.

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and problems routinely arise in that similar situations are often given disparate treatment. If they are too strict, they make compliance difficult and cumbersome. It is best to strive for balanced policies administered by trained staff. A well-trained, sensitive, and dedicated staff is really the best device to prevent and respond to abuse.

**Dealing with victims and the wider community.** There is much sensitivity in the community about how best to deal with those who have been abused. Knowledgeable institutions encourage victims to come forward and often communicate through hotlines, the Internet, brochures, and other devices that signal that the institution is open to receiving a report. This kind of education not only eliminates suspicion but raises confidence that the institution cares and understands the need for effective action.

Experience shows that a large majority of those bringing forward complaints about abuse are acting with some basis in fact. Policies should therefore be written and implemented with the expectation that the person is telling the truth, not circulating a lie. Most presumed victims want to hear an apology and an assurance that the accused will not be in a position to hurt another person. The simple words “I am so sorry” are powerful, but yet are resisted by some, sometimes on advice of counsel, because they don’t want to do anything that can be taken as admitting liability. That is the negative impact of litigation if it chills people from doing the right thing. The policies of the organization should stress that presumed victims will be treated with sensitivity and respect. Words of apology convey sympathy and acknowledgment for what is being said, and not an admission that the



organization has done anything for which it is legally liable.

Likewise, a requested assurance that the accused will not be allowed to hurt another person can be responded to with an indication that, according to policies, reports will be made and they will be followed-up. What will also need to happen is some experienced intervention with reconciliation and healing, for complaints are often lightning strikes to a community that will react to this news with varying degrees of belief and their own senses of betrayal or anger.

#### **Communication strategies.**

The easiest case to manage in the public domain is one in which law enforcement arrests a member of the organization's staff and the arrest is captured by the local television news. Most situations are not so neat or clean and the organization must think through how much information it is prepared to put in the public domain for the accuser and the accused. If the incident has already been disclosed, the organization is in the position of reacting and responding. The organization must demonstrate that it is open and responding to very bad news. Such openness must be tempered by the fact that there may be private details of the situation or concerning the individuals that do

not belong in the public eye. A key consideration is whether the identities of the accuser and the accused have been or will be made public, by the organization, by law enforcement or by other means.

Having a designated spokesperson is an enormous help. Members of the staff or the board can defer to that person. As a media "first responder," the contact cannot say "no comment," unless specifically forbidden by law enforcement to discuss it. In that instance, the response recites the fact—"law enforcement asked us not to comment." Every response should note that the organization is committed to child safety, that it has a policy which is being followed, that the matter is under review (or the organization is cooperating with law enforcement), that not all details can be made public at this time (out of concern for privacy), and that further statements will be made as appropriate. Thereafter, consider how much and what might be said to stakeholders—those served, the board, donors, etc. Follow the advice of media specialists—if you have bad news, *you* share it first. Remember, in some situations, the perception of a cover-up can be worse than the

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*Protecting Vulnerable Clients**continued from page 7*

“True—no system is foolproof but there are things an organization can do to enhance its ability to prevent abuse, starting with screening and checking the backgrounds of employees and volunteers.”

crime. The organization depends on trust—and the process to preserve and recover trust begins immediately.

**Prevention.** It's not a pipe dream.

True—no system is foolproof but there are things an organization can do to enhance its ability to prevent abuse, starting with screening and checking the backgrounds of employees and volunteers. This process occurs at entry into the organization but it should be updated regularly. If an organization has indicated on its employment or screening forms that information showing an individual committed abuse will be shared, the applicant/prospective volunteer is on notice that the next employer will be told the truth about the person. There is some anecdotal information that having public policies on the issue of sharing and reporting information in the interest of public safety dissuade questionable persons from seeking employment or volunteer status.

Another preventative policy is education. If a school, day care center, or church teaches those it serves about the signs of abuse or

“good touch-bad touch,” that process raises awareness. There are some reports that the resulting awareness has caused reports of “grooming” and other boundary violations that may be a precursor to abuse. From the perspective of organizational information, much can be learned from these complaints of precursor events or recent abuse: who is the accused and how did he/she come to be associated with the organization? How did the complainant know what to report and to whom? What kind of media or other follow-up occurred? In other words, an organization can learn what worked and what did not, so as to do better in a next incident and adjust policies as needed.

**Litigation.** Despite your best efforts, your organization is sued. In many instances, litigation follows a complaint to the organization but in a surprising number of instances the first notice that an organization receives is in litigation. Most of those lawsuits are filed by adult survivors of abuse. How the organization responds is still important.

Even if the allegation is for misconduct that is decades old and the first notice is litigation, treat the matter





internally as a complaint. Do not ignore it as “litigation.” Put into action the organization’s response plan. At a minimum, the communications plan must be implemented. It may even be the case that the accused still works or volunteers for the agency. In that case the organization, as discussed above, may need to follow its entire plan, from reporting, to notification of the board and insurers, to temporary suspension of the accused pending investigation, and on to follow-up.

Whatever policy exists should be followed. If there is good reason to deviate from it, that deviation should be documented. If the accused is being removed under the policy, stress that the removal is not a presumption of guilt but a standard procedure. If the person accused will be restored to a position, a similar announcement should occur. Speculation and rumors hurt; the organization’s management of information and perception of openness are vital.

## Conclusion

Every organization that has potential exposure can be a model of preparedness. The measures identified in this article are very straightforward and within the grasp of every nonprofit. Resource materials and expert advice are readily available. The process of implementing these measures provides an opportunity to involve stakeholders and has beneficial effects in the morale and sense of benevolent purpose of the organization. ■

Mark E. Chopko is a partner and chair of the Nonprofit & Religious Organizations Practice Group at Stradley Ronon Stevens & Young, LLP. He can be reached at [mchopko@stradley.com](mailto:mchopko@stradley.com). To learn more about the Center’s youth-protection consulting services, contact Melanie Lockwood Herman at (202) 785-3891 or [Melanie@nonprofitrisk.org](mailto:Melanie@nonprofitrisk.org).

## Managing Special Event Risks continued from page 1

### STEP 1—Establish Goals

The first step in the development of a special events risk management program is to identify the organization’s purpose in creating and sponsoring the event and to ensure that:

- **the purpose and execution of the special event advance the mission of the organization.** This can happen by providing service to the community (e.g. a blood drive), increasing awareness of the organization and its goals, raising funds for the achievement of those goals or a combination of these purposes.
- **the special event and its activities are mission-appropriate.** If something goes wrong at your event, the media coverage and community response to the event should not be “What were they thinking?”
- **the organization has the resources and the skills to create and manage the special event.** TIP: failure to plan = planning to fail.

Once you have established the overall purpose and goals of the special event and have confirmed that it will advance the nonprofit’s mission and is mission-appropriate, you should identify event specific risk management goals. These may include:

- Prevent injury—including injuries to staff, spectators, participants and others—in the activity and ensure rapid, effective and appropriate response to any injury.

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“Once you have identified the overall purpose and goals of the special event and have confirmed that it will advance the nonprofit’s mission and is mission-appropriate, you should identify event specific risk management goals.”

“Organizing a team is a big step to ensure a successful event.”

### *Managing Special Event Risks* continued from page 9

- Operate legally and in compliance with agreements with facility owners and service providers.
- Reduce the cost of insurance and avoid jeopardizing eligibility for insurance coverage.
- Meet financial goals—for many nonprofits a key goal of special events is to generate net income that can be used for mission fulfillment.
- Avoid event cancellation—for example, an event planned by a nonprofit may be key to sustaining interest in a particular cause. Canceling the event could be disastrous to an ongoing advocacy effort or cause unnecessary ill will among stakeholders.
- Fulfill social responsibilities—risk management is sometimes perceived as part of a nonprofit’s responsibility in offering programs which meet community needs.

- Reduce anxiety about risk—many nonprofits look at sound risk management practices as one way to manage the anxiety about mishaps that may be expressed by dedicated staff, board members and community members.

By determining your risk management objectives before undertaking a special event, you can guide the process of planning and managing the event to increase the odds of success on many levels.

### *STEP 2—Organize to Manage the Special Event and Assign Key Functions*

People are the key to success for most nonprofit programs, including special events. Organizing a team is a big step to ensure a successful event. Irrespective of how a team is organized, it is important to remember that each member of the group should view themselves as a team member.

The organizational structure used successfully for emergency response operations provides a simple and responsive functional model for a special events management team:



## Special Event Director

- Overall leadership, responsibility, direction and control of the special event
- Public Information—Media Liaison—communication & coordination with representatives from other entities
- Safety for entire event, all operations

## Operations Coordinator

- Services and activities involving attendees and participants
- Food, beverages, seating, lighting, communications
- Sanitation, trash, restrooms

## Safety Coordinator

- Risk management, emergency response, evacuation, rain or rescheduling/relocation planning and coordination
- Incident and status reports during event, post-event evaluation

## Logistics Coordinator

- Contracting with vendors providing supplies and services
- Coordinating services for event staff and volunteers

## Finance Coordinator

- Registrations, sales and donations
- Insurance claims reporting and coordination

For a small event or activity all five functions can be managed by a person or two. For larger events, each of the primary functions should be assigned to a member of the special event management team. As a special event increases in size and complexity, additional people should be assigned specific tasks.

Creating a special events management team has the benefit of focusing on the planning and



management of the special event and establishing who is specifically responsible for each function. Important information regarding the planning or management of the event can be handled by the team. This can be critical in emergency situations that require decisive action.

This structure is referred to as the “Incident Command System.” More information is available on this topic at [www.fema.gov/emergency/nims/IncidentCommandSystem.shtm](http://www.fema.gov/emergency/nims/IncidentCommandSystem.shtm).

While some large nonprofits have a fulltime risk manager, most small to mid-sized agencies use a team approach to identify and control risks in their day-to-day operations and special events. This approach has advantages when people from different units become advocates for safety. The likelihood of spotting hazards increases when more than one person is involved in the effort.

Managing special event risks requires equal measures of awareness, planning, diligence and team work. The time spent on this aspect of your special event is certain to contribute to the event’s success and the favorable reputation your nonprofit enjoys in the community it serves. ■



“[The new site] is a first of its kind tool aiding nonprofit organizations as they research their insurance needs.”

## PERI Unveils Online Self-Assessment and Educational Tool

### Insurance for my Nonprofit

In May 2009, the Public Entity Risk Institute (PERI), a nonprofit research institute focused on support for risk management, launched **InsuranceForMyNonprofit.org**, an innovative website that helps small and medium sized nonprofit organizations assess their insurance needs and submit requests for insurance quotes to participating insurers.

According to PERI Executive Director Gerard Hoetmer, “InsuranceForMyNonprofit is more than a portal providing access to insurers. The site was designed first and foremost as an educational site specifically for nonprofit organizations.”

The site, which is online at [www.insuranceformynonprofit.org](http://www.insuranceformynonprofit.org), offers multiple levels of participation:

- **Free educational information about insurance**, including material prepared by the Nonprofit Risk Management Center. Educational information can be browsed without registration.
- **A free insurance needs self-assessment tool** that offers guidance as the user completes an online questionnaire, and at completion suggests insurance the user might consider. Users register with an email address to

use the self-assessment tool, and responses are saved so they can complete the questionnaire in multiple sessions.

- **A five year subscription** is available for a small fee. Subscription services include risk management and insurance suggestions based on the user’s self-assessment responses and a process for submitting requests for insurance quotes to participating insurers.

Hoetmer also noted that “Insuranceformynonprofit.org is a first of its kind tool aiding nonprofit organizations as they research their insurance needs. At times it can be difficult for small and medium sized nonprofit organizations to determine the coverage needed and to find an insurer. Insuranceformynonprofit.org helps solve this important problem by bringing together nonprofits and insurers to address both problems in one place.”

PERI encourages users and insurers that are interested in participating to visit [www.insuranceformynonprofit.org](http://www.insuranceformynonprofit.org). Questions about the site should be directed to Mary Stewart at [mstewart@riskinstitute.org](mailto:mstewart@riskinstitute.org). ■



**Mark Your Calendar!**  
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Tori's two solo journeys across the Atlantic in her handcrafted boat *American Pearl*. These ocean trips became extraordinary, life-changing "voyages of self-discovery." During her *Summit* appearance Tori will share some hard-earned lessons from both success and failure. Those fortunate to hear Tori's address will be inspired by her grit and determination as well as her ability to learn and grow from professional, educational and other life experiences...her premise is that everything we do is an opportunity for personal and professional growth.

Tori is no stranger to the nonprofit world and the discipline of risk management. She brings a unique perspective on risk-taking and risk management to this year's conference. Professionally, Tori has worked as Chaplain at Boston City Hospital, executive director of a shelter for homeless women, and with Muhammad Ali to assist with early efforts to create the Muhammad Ali Center in Louisville. She currently serves as Vice President for External Relations, Enrollment Management, and Student Affairs at Spalding University.

The 2009 *Summit*, including our opening keynote session, is a not-to-be-missed educational opportunity for the fall. With an affordable registration fee and content-packed curriculum, you'll find generous doses of inspiration, information and invaluable networking at this year's conference.

A full conference program—featuring details on the plenary sessions and conference workshops—can be found on the Center's web site at [www.nonprofitrisk.org](http://www.nonprofitrisk.org). Choose the TRAINING tab at the top of the home page and the Annual

Conference selection from the drop-down menu. These steps will take you to the landing page for the 2009 Summit, where you can go learn more by selecting the "REGISTER," "PROGRAM" or "LOCATION" tabs.

Questions about the *Summit* program or logistics? Contact the Nonprofit Risk Management Center at (202) 785-3891 or [info@nonprofitrisk.org](mailto:info@nonprofitrisk.org).

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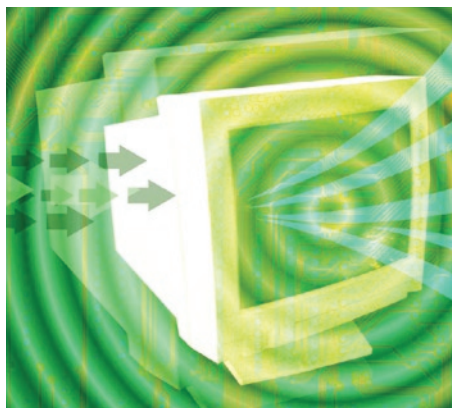
The Nonprofit Risk Management Center is deeply grateful for the generous financial support provided by our 2009 *Corporate Sponsors*. Each of the companies listed below has made a generous contribution to support the 2009 *Risk Management and Finance Summit for Nonprofits*, scheduled for September 20-22 in Austin, TX.

To visit the web sites of these companies, visit the *Summit* page on the Center's web site and scroll down to the list of Corporate Sponsors (<http://nonprofitrisk.org/training/conference/conference.shtml>).

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# Professional Development and Training Calendar

Fill out your 2009 calendar with professional development and training opportunities brought to you by the Nonprofit Risk Management Center. You won't want to miss any of these.



## WEBINARS

### High-quality, monthly training delivered right to your desktop

The Center's series of monthly programs is ideal for in-service training, risk-management skills polishing and orienting senior management and board members to individual aspects of managing risks in nonprofit organizations.

## Dates and Topics

### July 1 / 2 p.m. EDT *Professional Liability Claims and Coverage*

A growing number of nonprofit organization leaders have recognized that their exposure to claims alleging negligence in the delivery of professional services warrants the purchase of professional liability coverage. Attend this webinar to learn about the nuances of this important coverage—how it works, when it's needed, and how to integrate the coverage into your insurance portfolio. During the program we will examine representative claims alleging "errors or omissions" in the delivery of professional services and showcase examples where the nonprofit's acts or omissions were, or were not covered.

### August 5 / 2 p.m. EDT *You've Been Sued! Trends in Wrongful Termination Claims*

Just when you think you've mastered the basics of treading carefully with regard to prospective and current employees, a

new twist emerges that sends you back to square one. This webinar will examine trends in employment claims and review recent significant changes in federal laws and regulations impacting employers. Our goal is to help you get up to speed while increasing your confidence that you will be able to ward off potential claims through decisive, compassionate policies and decision-making.

### September 2 / 2 p.m. EDT *Exempt or Non-Exempt? Managing Misclassification Risks in the Nonprofit Workplace*

According to the U.S. Department of Labor, an estimated 70% of employers are not in compliance with the Fair Labor Standards Act. Attend this webinar to learn what steps you can take to evaluate your risks of non-compliance with the FLSA and to bring your classification practices into compliance. We'll discuss how to determine classification categories in your nonprofit, self-audit approaches and corrective steps to protect your nonprofit from future liability.

### October 7 / 2 p.m. EDT *The Volunteer Protection Act*

More than 10 years have lapsed since the passage of the Volunteer Protection Act, the federal law that was intended to remove the fear of liability from the hearts of nonprofit volunteers. This webinar will explore the landscape of volunteering since the passage of this law. During the webinar we'll take a look at cases citing the Volunteer Protection Act and try to discern a pattern in the ways that courts have applied the law to insulate volunteers from liability. Explore the lessons from this legislation and learn how to leverage those lessons into effective volunteer management practices at your nonprofit.

### November 4 / 2 p.m. EST *Managing the Risk of Volunteer Misconduct*

Let's face it, from time to time, even the most promising, mission-driven volunteers make judgment errors or fail to meet performance expectations. The positive contributions of volunteers are incalculable in many nonprofits, yet along with that benefit comes the

need to attend to the risks arising from misconduct or poor performance. During this webinar we'll explore practical strategies that increase the opportunity for your volunteers to succeed. We'll also look at examples of volunteer misconduct and outline steps that will help you and your organization get back on track with minimal damage.

### December 2 / 2 p.m. EST *Conducting a Youth Protection Risk Assessment*

Got youth? Well, then you've got risk! Every nonprofit serving young people faces a wide range of risks associated with either serving youth or relying on youth to provide volunteer services to fulfill its mission. Attend this webinar to learn how to conduct a proactive, youth-protection risk assessment for your organization. You'll learn what policies are fundamental and the questions to ask—and how to act on the revealing answers.

## Features

- A new topic each month
- 60-minutes of content with continuous live chat
- Real-time visuals and audio
- Downloadable handout materials
- Callers within the USA incur no long-distance telephone charges
- Same time, same place: Tune in the first Wednesday of each month at 2 p.m. Eastern time

## Uses — Several

- In-service education
- Orientation
- Refresher course
- Issue update

## Requirements — Some

- 1 computer with Internet connection
- Telephone (with speaker function if others will be joining you)
- Chairs for participants



## Restrictions — None

- Invite as many staff to participate as can comfortably view a single computer screen
- Sign up for one topic, several or the entire series
- If you can't participate in the live event, order the recording of the Webinar (for the same price) and listen when it's more convenient for you

## Register

- Register for the entire series and save!

## RISK MANAGEMENT AND FINANCE SUMMIT FOR NONPROFITS

The Center has delivered a dozen annual meetings (formerly the *Nonprofit Risk Management Institutes* and then the *Risk Management and Finance Summit for Nonprofits*). The 2009 event will feature inspiring keynote sessions, informative workshops, myriad networking opportunities and a helpful exhibit hall. Corporate Sponsors of the SUMMIT enable the Center to offer a reasonable, nonprofit-friendly registration fee.

### September 20–22

### 2009 Risk Management and Finance Summit for Nonprofits

AT&T Executive Education and Conference Center at the University of Texas at Austin Austin, TX

Hosted by: Texas Association of Nonprofits, Texas Municipal League, Community Foundation of Austin, and others to be announced!

We encourage you to book your hotel accommodations early at the AT&T Center, as we anticipate that rooms will fill quickly. To reserve your room at the AT&T Center, call (512) 404-1900. The discounted room rate for the Summit is \$149 for single or double accommodations. For information on the Conference Center, visit: [www.meetatatexas.com](http://www.meetatatexas.com).

## How We Can Help You the Year Through

The Nonprofit Risk Management Center, established in 1990, provides assistance and resources for community-serving nonprofit organizations. As a nonprofit, the Center is uniquely positioned to both understand and respond to questions with practical, affordable suggestions for controlling risks that threaten a nonprofit's ability to accomplish its mission.

Our mission is to help nonprofits cope with uncertainty.

- We provide **free technical assistance** by telephone, (202) 785-3891, or e-mail, [info@nonprofitrisk.org](mailto:info@nonprofitrisk.org), to nonprofit staff and volunteers.
- We produce affordable, easy-to-read **publications**. (Some are free!)
- We offer helpful online tools, including My Risk Management Plan, an easy-to-use program that helps you create a custom risk management plan for your nonprofit. Visit [www.myriskmanagementplan.org](http://www.myriskmanagementplan.org) and purchase an affordable license today! Or to learn more before you buy, visit [www.nonprofitrisk.org](http://www.nonprofitrisk.org), and check out the Online Tools tab.
- We publish the *Risk Management Essentials* newsletter, which is distributed to thousands of nonprofits three times each year. **Sign up for your subscription to e-News and Risk Management Essentials** on our Web site, [www.nonprofitrisk.org](http://www.nonprofitrisk.org) under the Library tab.
- We design and deliver **workshops** at events and conferences sponsored by nonprofit organizations, umbrella groups and associations, and insurance providers.
- We sponsor **regional conferences** on risk management and hold an **annual conference**, called the *Risk Management & Finance Summit for Nonprofits*, each fall, [www.nonprofitrisk.org](http://www.nonprofitrisk.org), under the Training tab.
- We offer competitively priced **consulting services**, including risk assessments, [www.nonprofitrisk.org](http://www.nonprofitrisk.org), under the Consulting tab.

The Nonprofit Risk Management Center is a 501(c)(3) nonprofit organization. The Center does not sell insurance or endorse organizations that do.



## 2009 Risk Management and Finance Summit for Nonprofits

**Mark Your Calendar!** September 20–22, 2009 • AT&T Executive Education and Conference Center at the University of Texas at Austin • Austin, TX

Mark your calendar today and plan to attend this annual gathering of leaders committed to bringing risk management to life in their organizations.

<http://nonprofitrisk.org/training/conference/conference.shtml>

# RISK MANAGEMENT MARKETPLACE

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- A **FREE insurance needs self-assessment tool** with basic guidance and suggestions based on your responses.
- **FREE educational information** about insurance, including material provided by the Nonprofit Risk Management Center.
- A process for submitting **requests for insurance quotes** to participating insurers.
- **Access to detailed suggestions** based on the user's self-assessment.

Educational information can be browsed without registration. Registration is free and provides access to the insurance needs self-assessment tool and basic guidance. A five-year subscription to the site is available for a small fee and offers detailed guidance and suggestions and the ability to use the site to submit requests for insurance quotes to participating insurers.

Visit [www.insuranceformynonprofit.org](http://www.insuranceformynonprofit.org)



## 2009 Risk Management and Finance Summit for Nonprofits

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Mark your calendar today and plan to attend this annual gathering of leaders committed to bringing risk management to life in their organizations.

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for Nonprofit Organizations

## Please route to:

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- ☐ Director of Volunteers
- ☐ Risk Manager
- ☐ Legal Counsel
- ☐ Human Resources
- ☐ Finance/Administration

## Prepared for distribution to:

- Arkansas Coalition for Excellence
- Big Brothers Big Sisters of America
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- Nonprofit Resource Center of Alabama
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- Texas Association of Nonprofit Organizations

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