



Risk Management

Steve Bernheim

Liquor Liability

Liability insurance as it relates to liquor is often misunderstood. There are two forms of liquor liability, Host Liquor Liability and Liquor Liability. Host Liquor protects individuals, companies, and organizations when alcohol beverages are served in a social or business setting and when the alcohol is provided free to the attendees.

Liquor Liability protects businesses and organizations that sell alcohol beverages, like bars, restaurants, and fraternal organizations, or at events. The key difference is that money, in some form, changes hands and the consumer purchases the beverage.

Your Kiwanis insurance policy does provide coverage for Host Liquor Liability but excludes all coverage in the event that there is a charge for the beverage, even if drink tickets are sold or if wine is served as part of a dinner, where there is a charge for the dinner.

When our clubs work at a booth selling wine, beer, or liquor for another organization, and many do, Kiwanis offers no coverage. However, the sponsoring organization will have liquor liability insurance and your club and Kiwanis should be added as an additional insured on their policy. You just need to ask for this certificate and an Additional Insured Endorsement.

A No-Host Bar or Social Hour, where Kiwanians do not sell beverages, are great ways to avoid having liability for the consumption of liquor. If a donation is made to the club from the proceeds a "gray area" is created and there may be no coverage for the club. Do not tie donations to the sale of alcohol.

Gov. Mancuso Visits Long Island North



Gov. Peter and 1st Lady Karen, graciously accept the Tiffany quality scrapbook of L.I. North history assembled by No. Shore Kiwanian Julia Salat, 2nd from right, as L.I. No. Ltg. Jo Greene observes smiling.



Governor Peter Mancuso meets with the 2003-04 Long Island North Presidents and Secretaries during his official visit prior to a festive evening at the Fox Hollow.

Franklin Sq. Holds 3rd Kiwanis Street Fair



Lizalexia Paponiou enjoys ice cream from the Mr. Softee truck.



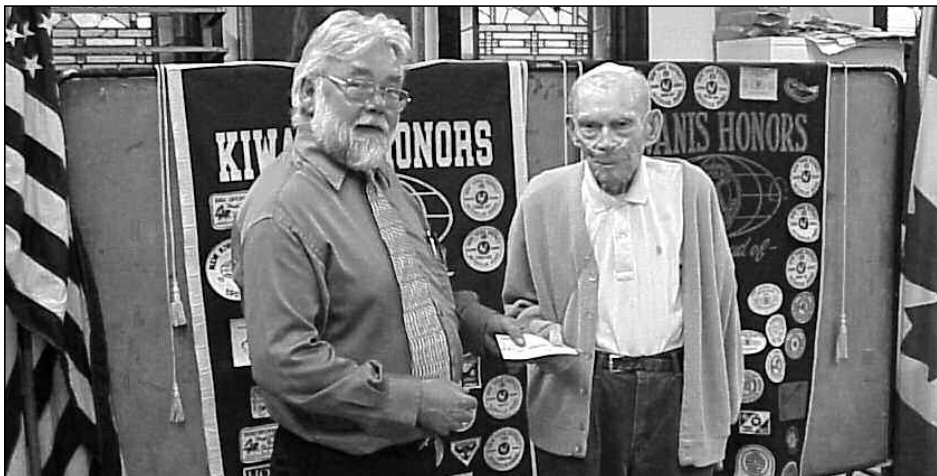
Arty's Parties Clown entertains children during the Street Fair.



Kiwanis Club of **FRANKLIN SQUARE**, Long Island South Central Division – Above: Past President Carl Gerrato, and member of the Franklin Square Fire Dept., works hard with

two other firemen to raise the Franklin Square Third Annual Kiwanis Street Fair banner. The weather turned out to be glorious and everyone had a great day.

102 Yr Old Hoosick Falls Kiwanian Works for Kids



Hoosick Falls President Dale Lee presents 102 year old Howard Haynes with a check in the amount of \$2035.

The Kiwanis Club of **HOOSICK FALLS**, Van Rensselaer Division – recently President Dale Lee presented Howard Haynes, 102 years young, with a check for \$2035, half of the proceeds from their recent raffle event. The other half of the money collected was donated to the Albany Pediatric Trauma Center.

This is the 2nd successful year the club has run the raffle. Last year the club raised \$2600 and this year club members went all out and raised \$4300 through contributions of items with local retailers. The drawing was held in June with the help of Key Club LG

Gina Hahn, who drew the names of the lucky winners.

The check was presented to Howard at the club's noontime meeting. Twenty seven members and guests were present to participate in the ceremony. The club's membership has grown 25% this year, adding 10 new members to the club and placing several prospective members in the wings.

The Howard Haynes/Kiwanis Scholarship program has awarded over \$20,000 since its inception a few years ago. The raffle was started by Howard Haynes, a Kiwanian since 1938.

Kiwanis Club of Massena Holds 45th Annual Seniors Picnic

Kiwanis Club of **MASSENA**, Saint Lawrence – On Sunday July 18th, the Massena Kiwanis Club held its 45th Annual Senior Citizen's Picnic. The Massena Club with the help of the Seaway Valley Ambulance Service and two school buses transported seniors from several nursing homes, and senior complexes in the Massena area. One hundred thirty-five guests attended. The event was held at the beautiful Barnheart Island on the St. Lawrence River. Everyone enjoyed lunch, entertainment, and the great view. This is a big event for attendees who get out of their homes on a limited basis. They enjoyed hot dogs, hamburgers, salads and most importantly, desserts. Cake, cake, and more cake. One of the more talented members, Dave Macmillan entertained with songs and played the keyboard. The seniors enjoyed sing-alongs and some even got up and danced a little. A prize is given for the oldest lady and gentleman. This year the oldest lady was 95 and the eldest of the men was 94. Each guest also received a special little gift from the club. This event, among many that the Massena Club holds each year for various support efforts, is the most rewarding to the members and everyone turns out to cook, attend, ride the buses, and serve their older friends and neighbors. As they say, "A good time was had by all!"



Many thanks go out to Ron Chrisena and Tony Ciufu (center) with their sons, from Craft-a-Fair for making the event a great success.

Ryan's Story

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dated all the schools to have AED machines. The problem is that one or two people know how to use them. Our children spend so much time in school. Why would we expect anything less than the best for our children? The class takes about 6 hours to learn these two life saving skills. You have to take this every year. The refresher course is about 2 to 3 hours depending on skill level.

Anytime you would like more information feel free to contact me: (C) 716 912-9203 (H) 716 668-5978 (B) 716 675-0107. Thank you for your time.