



## Risk Management

Steve Bernheim

### Lawsuits Against Non-Profits Are Common

A popular belief is that the legal system is running amok. Sometimes it seems that everybody's suing somebody and that multi-million dollar awards are common. The facts reflect a different reality. According to a 1988 study by the Insurance Services Office, lawsuits represent less than a third of total liability claims. Approximately 32 percent of all liability claims involve a lawsuit, and only 2 percent of all claims are settled by a jury or judicial verdict.

Also, consider the 80-20 business rule. For an insurance company, the 80-20 rule holds that 80 percent of its losses come from 20 percent of policy holders. In the nonprofit sector, this means that up to 80 percent of all organizations may never suffer a loss.

Unfortunately, no Kiwanis Club knows whether it will be a part of the 20 percent that has a claim. And although lawsuits are not that common, when they do occur, they can be devastating to an organization's finances and credibility. No wonder the possibility of such action is on the minds of many Kiwanis Club executives and directors. One way to reduce the chance of being sued is to recognize and manage our organization's risks. Kiwanis clubs work to improve the quality of life, no engender it. When Kiwanis clubs diligently strive to protect their assets and conserve their resources, they also reduce their chance of being on the wrong side of the 0-20 rule.

What's on your mind? Please submit any Risk Management questions to our New York District Kiwanis Risk Manager, Steve Bernheim, [sbernheim@earthlink.net](mailto:sbernheim@earthlink.net), (516) 795-3630. The Hyland Group, at 1-800-678-0361 x5109, is available to address your needs. Thank You!

## Floral Park Contributes to Katrina Relief Effort



The Kiwanis Club of **FLORAL PARK**, Long Island North Division – made a much needed donation of paper towels, bleach, mops and buckets to the Katrina Relief Project. Above unloading the truck at Farmingdale warehouse for shipment to New Orleans are: Governor David Rothman, Floral Park President Maria Jones, Former First Lady RoseMarie Gridley and DPG John Gridley.

# New York Kiwanians Deliver 900 Suitcases Filled With Needed Clothing and Necessities

by Mike McCartan, President Elect  
West Seneca Kiwanis

The Kiwanis network is responsible for the delivery of 900 suitcases of clothing and personal necessities to families in need. Each suitcase was packed with the objective of outfitting one boy, girl, man, or woman. That way each person has a suitcase of at least two or three outfits, toothbrush, combs, toothpaste, and other basics. The suitcases were then categorized according to size and approximate age. Most of the adult packages also contained the necessary clothing to attend a job interview.

For those of you in Western New York, you may recall the story on television and in the Buffalo News about a Church putting together suitcases full of appropriate items. The concept was brought to the Church by Jerry McIntee, a local investigator who is a volunteer fire person and friend. The idea was from the Lauderdale by the Sea Fire Department in Florida of which Jerry is associated.

Jerry asked DPG Jim Yochum if he knew of any Kiwanians from the Katrina ravaged area who would know the specific needs of the people affected. After a telephone call to

Distinguished Past Governor Patrick Cooney and Linda, we had names and telephone numbers of people to contact. Within a day, contacts were made and the first shipment of 450 suitcases of necessities was delivered to a Baptist Church Distribution Center in Ponchatoula, Mississippi. The remainder were delivered shortly after that.

Mr. McIntee related you could never express in words the joy in the voices of the Church officials when they heard of the donation.

Our Kiwanis network works again in a swift and helpful way!

## Newburgh Kiwanians Help in The Relief Effort



The Kiwanis Club of **NEWBURGH**, Hudson River Division – In response to the appeal from Governor Rothman and Lt. Gov Mike Malark for goods and food to send to the areas of the country devastated by recent



hurricanes, the Newburgh Kiwanis Club partnered with a business on a heavily traveled local highway. The result was contributions from Kiwanis members, the local community and employees of the business. These dona-



tions were be part of the second load of relief items that our District will be sending to the hurricane ravaged areas of our Country.

Kiwanis is here, changing our world one child and one community at a time.

## Lobell Family Update

Continued from Page 5

November 1st – I just wanted to give you a good report. We met with Mike Malark on Saturday at a church in Gretna, a suburb of New Orleans. We were there for quite a while waiting on the arrival of the young pastor that is heading up their distribution program. He has his hands in quite a few projects it seems, and a very busy schedule. We visited with Mike and some volunteers from various states while waiting on Pastor David to help unload the truck. Pastor David operated a fork lift that was a tremendous help in unloading. About half of the load was dropped at a warehouse before we got down there and the rest was unloaded at the church.

It was a beautiful afternoon and the temperature quite pleasant—our first cool snap. It was good to have some down time and be with people helping people, and we enjoyed meeting all the folks there, as well as Mike. Lonnie helped unload the truck, and I supervised from a safe distance with my camera!!! I was amazed at the amount of medical equipment that was on this load. I know that our people will benefit from everything that was sent from all of you in New York.

When we got to the church Lonnie proceeded to help Mike and a volunteer pull the NY Kiwanis label off of the semi trailer. It seems that this was the completion of a job well done. I do believe that Mike will be lonesome for a truck to load in the next few weeks, but I could tell right away that he will soon find something else to do!

Thank you once again, for all your efforts that have benefited not only our children, but so many in Louisiana and Mississippi. I pray that God will bless all of your fellow Kiwanians. Your gifts have truly been AWE-SOME!!

Sincerely,  
Debbie Lobell

## Patchogue Raises \$3000 for Katrina Aid



NY Kiwanis Governor David Rothman (left) is shown here accepting a \$3,000 check from Patchogue Kiwanis President Robert Albinowski. The check is part of the proceeds of Patchogue's recent successful Oktoberfest hosting 300 attendees. The Project was chaired by Douglas Barna who lead the club in a quickly organized fundraiser to help generate funds for victims of Hurricane Katrina.

## West End Receives \$500 from District for School



Governor David Rothman presents West End Brooklyn PP Felix Avitabile with a 500 check for the Cabrini School from the Gulf area. Avitabile's daughter is a Cabrini nun and her school was severely damaged by Hurricane Katrina. The check will help rebuild.