

Risk Management ESSENTIALS

Tips, Knowledge and Tools
for Nonprofit Organizations

Business Insurance Names
Our Web Site 2006
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www.nonprofitrisk.org

The Web site of the Nonprofit Risk Management Center provides numerous resources for risk managers of nonprofit organizations in one central location. A variety of free articles, risk-assessment tools and technical assistance—questions can be sent in to be answered by experts using a special online form—are available through the site, as well as certain paid services, such as Web-based courses and risk management software. It's straightforward design and use of muted colors is a bonus for users.

—Rupal Parekh
Business Insurance

Zero Tolerance for Workplace Violence

Key Component of Workplace Safety

By Barbara B. Oliver

Workplace safety is one of those better-safe-than-sorry areas of management where prevention is critical. Although an organization's hiring and supervision policies appear to preclude violent behavior in the workplace, early intervention helps prevent more serious acts. Instituting zero tolerance for workplace violence sends a clear message to all involved that in your nonprofit there are consequences for violent actions.

Addressing Threats

For the most part, the people who live in the nonprofit world—employees, volunteers, donors, clients, participants and attendees—are well meaning folk who bring an inspired mission to life. Occasionally, a handful of people—through their words and actions—strike fear in the hearts of a nonprofit's employees. For example:

- The recently terminated employee who shouts, "I will get you for this!" as he is being escorted out of the building;

“Perception is reality. For instance, one person's perceived teasing may be another person's perceived threat. Defining what the organization considers “violent” behavior alleviates most misunderstanding.”

- The parent of a child who has been removed from the nonprofit's programs due to repeated misbehavior who sends an e-mail to the executive director promising to “make your life hell for what you've done to my kid”; or

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New Electronic Filing Requirement for Small Tax-Exempt Organizations

Annual Electronic Notice — e-Postcard (Form 990-N)

Striving to comply with local, state and federal laws is a first step in managing risk well. Acceptable excuses for noncompliance do not include: "I didn't know." The penalty for noncompliance may be financial, or in the case of a recent filing requirement change adopted by the IRS, could result in loss of your nonprofit status. It's up to nonprofit leaders to educate themselves on an ongoing basis. Countless resources exist to assist your staying abreast of changing regulations, including national, regional and local resource organizations, consultants, newsletters or by assigning staff members to track specific areas of the law.

Thus, we bring you this update on the latest IRS information and provide a Web site where you can sign up for an electronic newsletter to update yourself on new filing requirements for organizations earning \$25,000 or less.

Beginning in 2008, small tax-exempt organizations that previously were not required to file returns may be required to file an annual electronic notice, Form 990-N, Electronic Notice (e-Postcard) for Tax-Exempt Organizations not Required To File Form 990 or 990-EZ. This filing requirement applies to tax periods beginning after December 31, 2006.

Who Is Included?

Small tax-exempt organizations, whose gross receipts are normally \$25,000 or less, are not required to file Form 990, Return of Organization Exempt From Income Tax, or Form

990-EZ, Short Form Return of Organization Exempt from Income Tax. With the enactment of the Pension Protection Act of 2006, these small tax-exempt organizations will now be required to file electronically Form 990-N, also known as the e-Postcard, with the IRS annually.

Who Is Excluded?

Exceptions to this requirement are organizations that are included in a group return, private foundations required to file Form 990-PF, and section 509(a)(3)-supporting organizations required to file Form 990 or Form 990-EZ.

Next Steps

The IRS will mail educational letters starting in July 2007 notifying small tax-exempt organizations that they may be required to file the e-Postcard. If you believe the IRS may have an incorrect address for your organization, file Form 8822, Change of Address, with the IRS. You will need to complete Parts II and III. To get Form 8822, go to www.irs.gov/eo and click on "Forms and Publications."

Filing Access

The IRS plans to deliver a simple, Internet-based process for filing the e-Postcard (there will be no paper form for the e-Postcard) and will publicize filing procedures when the system is completed and ready for use.

The IRS anticipates that organizations that do not have access to a computer can go to places such as

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Zero Tolerance for Workplace Violence *continued from page 1*

- The anonymous caller who leaves a message on the nonprofit's answering machine expressing rage at the nonprofit's selection of a controversial political figure as the keynote speaker at its upcoming annual conference.

The organization needs to interpret and address threats against specific people or the nonprofit. Staff members need to discern an "empty threat" from one that is serious. They need to know when a threat should be reported to law enforcement or when to obtain outside help addressing threats.

Evaluating Threats

Determining which threat to take seriously, which is just venting or which is a hoax is part experience, part intuition and part luck. Your nonprofit can create policies that put people on notice that threats will not be tolerated.

Defining Workplace Violence

Perception is reality. For instance, one person's perceived teasing may be another person's perceived threat. Defining what the organization considers "violent" behavior alleviates most misunderstanding. The organization's policies should spell out in clear and simple language what the organization considers violent behavior and what consequences will ensue if the policies are broken. See the two examples that follow.

Definitions of terms

[Name of Nonprofit] prohibits disrupting, interfering, or preventing normal work functions or activities; making physical or verbal threats; or endangering the health or safety of any individual.

- Disruptive behaviors include yelling, using profanity, waving arms or fists, verbally abusing others, and refusing reasonable requests for identification.
- Threatening behavior includes physical actions short of actual contact or injury (moving aggressively into another's personal space), general oral or written threats to people or property ("You better watch your back." "I'll get you."), and implied threats ("You'll be sorry." "This isn't over.").
- Violent behavior includes any physical assault, with or without weapons; behavior that a reasonable person would interpret as being potentially violent (throwing things, pounding one's fist on a desk or door, or destroying property), or specific threats to inflict physical harm (a threat to shoot a specific person: "I'm going to shoot you, Eustis.").

Sample language prohibiting workplace violence

The safety of [name of nonprofit]'s employees, clients, and visitors is an important concern to the organization. Threats, threatening behavior or acts of violence against employees, clients, visitors or others, while on [name of nonprofit]'s property, conducting business or receiving services from [name of nonprofit] won't be tolerated. Violations of this policy will lead to disciplinary action, possible dismissal, and criminal prosecution as appropriate.

Any person who engages in violent or threatening behavior on [name of nonprofit's] property or who uses any electronic means to make a threat against a staff member, volunteer or consumer of the nonprofit shall be removed from the premises as quickly as safety permits, and shall

remain off [name of nonprofit's] premises pending the outcome of an investigation. Subsequent to the investigation, [name of nonprofit] will respond appropriately. This response may include, but isn't limited to, suspension and/or termination of any business relationship, reassignment of job duties, suspension or termination of employment, and/or the pursuit of criminal prosecution of the person or persons involved.

Handling Threats

In addition to policies, the nonprofit can create procedures to tell employees and volunteers how they are expected to handle specific threats. As an example, the policy reads:

"No bomb threat or arson threat call should be taken as a joke or disregarded. Treat all such calls as real threats to safety and immediately contact the security department. This includes threats of death or bodily injury.

The procedures include:

1. Call the security officer or department at extension xxxx immediately. Sound the fire alarm and evacuate the building immediately pursuant to the procedure for a fire evacuation.
2. Notify the police in the case of a bomb threat or the fire department in the case of a fire threat.
3. No one can reenter the building until authorized by the appropriate police and/or fire authorities.
4. Threats of death or bodily injury should be reported to the security officer or department immediately."

Post procedures in the workplace closest to where the threat of violence

“In the majority of states, court rulings have held that an employer who negligently hires or retains an individual who is unfit or incompetent is liable to a third party who is injured by that employee’s conduct.”



Zero Tolerance for Workplace Violence *continued from page 3*

might occur; for a bomb threat, the mailroom might be the logical place.

Suspicious Parcels or Letters

- Do not try to open the mail piece!
- Isolate the mail piece.
- Evacuate the immediate area.
- Call a Postal Inspector to report that you’ve received a letter or parcel in the mail that may contain biological or chemical substances.”

Provide a heads-up alert to senior managers when a situation deems watching. When a terminated employee or a dismissed client appears to be exceptionally agitated, alert senior managers that they should take threatening phone calls seriously.

Reporting Potential Threats

All personnel should be encouraged to take responsibility for notifying management of any threats that they’ve witnessed, received, or have been told that another person has witnessed or received.

Even without an actual threat, staff members should also report

Did You Know?

- In 2006, an estimated 2 million U.S. employees were physically or verbally abused in the workplace.
- 58% of senior managers have been threatened by an employee.

any behavior they’ve witnessed or messages they have received that they regard as threatening or violent, when that behavior or communication is job related.

Employees are responsible for making this report regardless of the relationship between the individual who initiated the threat or threatening behavior and the person/persons who were threatened or were the focus of the threatening behavior.

Employees should report the presence of a weapon immediately to a manager, a supervisor, or, if appropriate, to the police by calling 9-1-1 (or other emergency number in the jurisdiction).

Involving Law Enforcement

If there is any possibility that the threat of harm to property or personnel is real, call in the next level of defense. Follow the chain of command in your organization—unless the threat is imminent. If the

Workplace Violence **OSHA Standards**

There are currently no specific standards for workplace violence.

Section 5(2)(1) of the OSH Act, often referred to as the General Duty Clause, requires employers to “furnish to each of his employees employment and a place of employment which are free from recognized hazards that are causing or are likely to cause death or serious physical harm to his employees.” Section 5(a)(2) requires employers to “comply with occupational safety and health standards promulgated under this Act.”

Note: 24 states, Puerto Rico and the Virgin Islands have OSHA-approved State Plans and have adopted their own standards and enforcement policies. The Connecticut, New Jersey, New York and Virgin Islands plans cover public sector (state & local government) employment only. For the most part these states adopt standards that are identical to Federal OSHA. However, some states have adopted different standards applicable to this topic or may have different enforcement policies. (See www.osha.gov/dcsp/osp/index.html for links to state plans.)

person threatens and immediately follows through, staff members should be instructed to call 9-1-1 (or the variation of this emergency number in the community). If the staff member has a wireless device, the person should leave the building and make the call. If the individual can safely call from within the building, he/she should call from there. Instruct personnel to calm down by taking several deep breaths then, speaking slowly, say what the threat is (man with a gun; ticking package, etc.), give his/her name, the address of the building and the number of people on the scene (in the building, on the playing field, etc.)

Threat of Physical Harm

When one of your employees or volunteers has been threatened with physical harm, it is important to take immediate action to protect the employee or volunteer. First, meet with the person to obtain details of the threat and assess their feelings about its seriousness and fear level. Next, discuss with the individual what steps the organization might take. Some of the steps that you might agree on include:

- Requiring that visitors to the office be identified and then “buzzed” in rather than leaving your front office door open;
- Restricting the employee’s or volunteer’s work hours to times when other staff members will be in the office;
- Providing an escort for the employee or volunteer from the office to his or her vehicle;
- Allowing the employee to take unscheduled leave;
- Setting up a meeting with a representative of the local police

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Weapons at Work

Homicide is the fourth-leading cause of fatal occupational injury in the United States. The Bureau of Labor Statistics Census of Fatal Occupational Injuries reports that there were 564 workplace homicides in 2005 in the United States, out of a total of 5,702 fatal work injuries (<http://www.bls.gov/news.release/cfoi.t01.htm>).

Most states prohibit the carrying of concealed weapons, but the majority of states don’t have laws that specifically address whether or not an employer may prohibit employees from bringing weapons to work. In the absence of a law, employers are free to address this matter in their personnel policies. Two states (Montana and Oklahoma) won’t allow employers to ban weapons from parking areas, employee cars or common outdoor areas. A few states (including Minnesota, Missouri, North Carolina, South Carolina and Tennessee) require employers to post a notice that bringing guns or carrying concealed weapons on the premises is prohibited. Ohio has a state law that provides immunity to employers from liability in a civil action for injury or death caused by someone who brings a gun onto the premises.

Source: *Taking the High Road, A Guide to Effective and Legal Employment Practices for Nonprofits*, 2nd Edition, page 202 (http://nonprofitrisk.org/pubs/hi_rd.htm).

Blogs Gone Wrong

Q. Can you discipline or terminate an employee for bad-mouthing your nonprofit in a blog or e-mail?

A. Yes

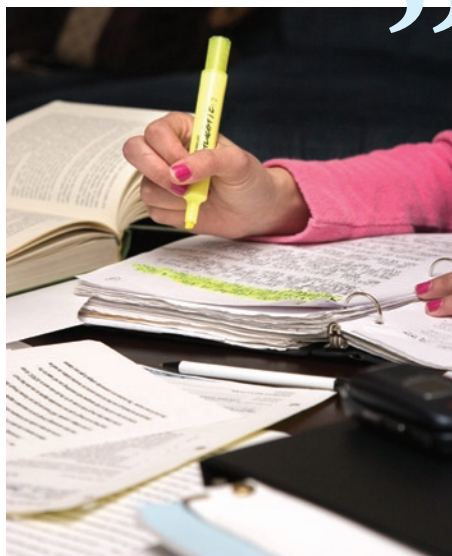
While a disciplined or terminated employee might believe that your actions violate their First Amendment right to freedom of speech, remember that the First Amendment to the Constitution limits governmental action; it does not restrict private employers’ behavior. You can and should discipline an employee or volunteer who disparages your nonprofit in a blog. Harsher discipline and in most cases termination is appropriate for a staff member or volunteer who makes a threat of violence in a personal blog.

Threat of a Lawsuit

In some cases an angry employee, volunteer or client may threaten to sue the nonprofit. At a minimum, make a record of the threat and file a note indicating the statement made, and date and time in the appropriate file in your office (e.g. personnel, volunteer, client, vendor, unknown person file). Even before the nonprofit is threatened, speak to the organization’s insurance advisor (broker or agent) about whether your particular insurance providers want threats of litigation reported as “incidents” under your current policies. This differs on a company-by-company basis. Some companies prefer to receive notice of incidents so that they can decide whether any assistance or intervention on their part will potentially ward off the threatened litigation. Others prefer that their insureds only report formal lawsuits or other claims for money damages.

Source: *Workplace Safety Is No Accident: An Employer’s Online Toolkit to Protect Employees and Volunteers* (<http://nonprofitrisk.org/ws/c7/violence.htm>).

“The Pension Protection Act of 2006 requires the IRS to revoke the tax-exempt status of any organization that fails to meet its annual filing requirement for three consecutive years.”



New Electronic Filing Requirement continued from page 2

the local library to file the e-Postcard. Because the system will be Internet based, organizations should not need to purchase software to file the e-Postcard.

Filing Frequency

Beginning in 2008, the e-Postcard will be due every year by the 15th day of the fifth month after the close of your tax period. For example, if your tax period ends on December 31, 2007, the e-Postcard is due May 15, 2008.

If you prefer to file an information return, Form 990 or 990-EZ, you must complete the entire return. An incomplete or partially completed Form 990 or 990-EZ will not satisfy the annual filing requirement.

Penalty for Noncompliance

The Pension Protection Act of 2006 requires the IRS to revoke the tax-exempt status of any organization that fails to meet its annual filing requirement for three consecutive years. Therefore, organizations that do not file the e-Postcard (Form 990-N), or an information return Form 990 or 990-EZ for three consecutive years, will have their tax-exempt status revoked as of the filing due date of the third year.

Tax-Exempt Reinstatement

You must apply (or reapply) and pay the appropriate user fee to have your tax-exempt status reinstated if it was revoked because you failed to file for three consecutive years. Reinstatement of tax-exempt status may be retroactive if you can show

that you had reasonable cause for not filing. To apply for tax-exempt status, use Form 1023, Application for Recognition of Exemption, or Form 1024, Application for Exemption Under Section 501(a).

What Information Will Be Required?

The e-Postcard will require you to provide the following information:

- Organization's name,
- Any other names your organization uses,
- Organization's mailing address,
- Organization's Web site address (if applicable),
- Organization's employer identification number (EIN),
- Name and address of a principal officer of your organization,
- Organization's annual tax period,
- A statement that your organization's annual gross receipts are still normally \$25,000 or less, and
- If applicable, indicate if your organization is going out of business.

If you would like additional information about this new filing requirement, including notification when the filing system is ready, or information about other new developments, subscribe to *Exempt Organization's EO Update*, a regular e-mail newsletter that highlights new information posted on the Charities pages of www.irs.gov.

Stay Up-to-Date

For the latest information about electronically filing the e-Postcard, you can:

- Sign up for Exempt Organization's EO Update, a regular e-mail newsletter that highlights new information posted on the charities pages of www.irs.gov. To subscribe go to www.irs.gov/eo and click on "EO Newsletter."
- Check the IRS Web site at www.irs.gov/eo.

Zero Tolerance for Workplace Violence continued from page 5

department and the employee or volunteer

Negligence and the Duty to Prevent Foreseeable Harm

Under the legal theory of negligence, a nonprofit that has knowledge, or should have had knowledge, about an employee's dangerous attributes, could be liable for failing to prevent foreseeable harm to others. If a nonprofit hires an employee with a criminal record or past history of violence, which the nonprofit either knew about or should have known about, and that employee causes injury while working for the nonprofit, the organization could be legally responsible for the harm caused by the employee under the theory of negligent hiring. The basic elements of a cause of action for negligent hiring are:

1. An employment relationship exists between the nonprofit and the employee who caused the injury.
2. The employee was dangerous, incompetent, unprepared, ill-trained or otherwise unfit.
3. The employer knew or should have known through reasonable investigation that the employee was unfit or a danger to others.
4. The employee's wrongful actions, whether negligent or intentional, caused harm to another.

In the majority of states, court rulings have held that an employer who negligently hires or retains an individual who is unfit or incompetent is liable to a third party who is injured by that employee's conduct.

Preventing Workplace Violence Checklist

Answer "Yes" or "No."

The nonprofit has a zero-tolerance policy toward workplace violence against or by workers.

The nonprofit has a workplace violence prevention program or incorporated the information into an existing accident prevention program, employee handbook, or manual of standard operating procedures.

All employees know the policy and understand that all claims of workplace violence will be investigated and remedied promptly.

Safety education is provided for all workers so they know what conduct is not acceptable, what to do if they witness or are subjected to workplace violence, and how to protect themselves.

The workplace is secure. Where appropriate to the mission, the nonprofit has installed video surveillance, extra lighting, and alarm systems and minimized access by outsiders through

identification badges, electronic keys, and guards.

The nonprofit has a "buddy system" or provides an escort service or police assistance in potentially dangerous situations or at night.

Employees are taught how to recognize, avoid, or diffuse potentially violent situations by attending personal safety training programs.

Procedures for reporting and logging all incidents and threats of workplace violence are developed and presented.

Prompt medical evaluation and treatment are provided after any incident.

Violent incidents are reported to the local police promptly.

Victims of workplace violence are informed of their legal right to prosecute perpetrators.

Source: *Workplace Safety Is No Accident: An Employer's Online Toolkit to Protect Employees and Volunteers* (<http://nonprofitrisk.org/ws/c7/violencechk.htm>).

A nonprofit could be liable for negligent retention if an employee had previously acted violently or threatened violence, but the nonprofit didn't discharge the employee. A nonprofit could also be liable for acts of workplace violence that the nonprofit should have avoided through adequate training and supervision under the theory of negligent supervision.

Finally, a nonprofit can be liable under the theory of negligent failure to warn when the nonprofit has knowledge of the dangerous attributes of an employee, but takes no steps to warn other employees or specific identifiable persons whom the employee might harm.

Summary

While establishing policies and raising awareness can't completely insulate any nonprofit from the risk of workplace violence, when your nonprofit has undertaken good faith efforts to educate and prepare staff for emergencies, and has acted promptly to address concerns of the incompetence of staff or threats of workplace violence as suggested in this article, it conveys the message that safety is truly a primary concern.

Professional Development and Training Calendar

Fill out your 2007 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.

Note: The 2007 Webinar Series and Regional Conferences in Arkansas, Maine and Montana are brought to you at an affordable price through a generous grant from the Public Entity Risk Institute (PERI), www.riskinstitute.org.



2007

JUNE

6

Webinar 2–3 pm EDT*

6th in a series of 12

Volunteer Risks: Guarding Against and Insuring Harm Suffered by and Caused by Volunteers

Participant's computer (real-time online Web seminar)

13–14

Regional Conference

Finance & Risk Management Essentials for Nonprofit Leaders

Sponsors: Maine Association of Nonprofits, Nonprofit Risk Management Center, New Hampshire Center for Nonprofits, and the Public Entity Risk Institute

The Colony Hotel
Kennebunkport, ME

20

Regional Conference

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William J. Clinton Presidential Library
Little Rock, AR

27

Regional Conference

Finance & Risk Management Essentials for Nonprofit Leaders

Sponsors: Nonprofit Risk Management Center, Montana Nonprofit Association and the Missoula Nonprofit Network

Hilton Garden Inn
Missoula, MT

JULY

11

Webinar 2–3 pm EDT

7th in a series of 12

Evaluating the Adequacy of Your Insurance Coverage

Participant's computer (real-time online Web seminar)

AUGUST

1

Webinar 2–3 pm EDT

8th in a series of 12

Managing Facility Risks

Participant's computer (real-time online Web seminar)

SEPTEMBER

5

Webinar 2–3 pm EDT

9th in a series of 12

Managing Risks in Residential Treatment

Participant's computer (real-time online Web seminar)

OCTOBER

3

Webinar 2–3 pm EST

10th in a series of 12

Outdated or Poorly Written Governing Documents: What Are the Risks and What Can You Do?

Participant's computer (real-time online Web seminar)

24–26

Annual Conference

2007 Summit for the Nonprofit Sector

Co-hosts: Nonprofit Risk Management Center, North Carolina Center for Nonprofits and NC Gives

Winston-Salem, NC

NOVEMBER

7

Webinar 2–3 pm EST

11th in a series of 12

Mind the Paper and the Vapor: Document Destruction and Your Nonprofit

Participant's computer (real-time online Web seminar)

DECEMBER

5

Webinar 2–3 pm EST

12th in a series of 12

Crisis Management and Crisis Communications for Your Nonprofit

Participant's computer (real-time online Web seminar)

* EDT (Eastern daylight time); EST (Eastern standard time); www.time.gov



2007 Summit for the Nonprofit Sector

Winston-Salem, NC • October 24–26, 2007

The annual Summit co-hosted by the Nonprofit Risk Management Center will be transformed this year, as a result of our collaboration with the North Carolina Center for Nonprofits and NCGives. This event offers a unique training, educational and networking opportunity for leaders of the nonprofit sector.

The North Carolina Center for Nonprofits (www.ncnonprofits.org) is a statewide association of nonprofits and satellite office of the Nonprofit Risk Management Center (www.nonprofitrisk.org). NCGives (www.ncgives.org) is a statewide initiative to grow the giving of time, talent and treasure in North Carolina. We welcome the opportunity to combine forces to create three outstanding days of learning and networking. Mark your calendar now for the 2007 Summit for the Nonprofit Sector to be held October 24–26 in Winston-Salem at the Twin City Quarter complex. Be sure to tell your staff and board about it as there will be lots of offerings of interest to many people, including professional staff and board members.

Wednesday, October 24, Marriott Embassy Suites 8 am – 6:30 pm

Focus on Risk Management and Finance Topics for Nonprofits

The conference kicks-off with a full day of risk management and finance sessions suitable for leaders with little to substantial experience and responsibilities in these areas. The opening keynote speaker is Larry Magid, a national technology and youth-protection expert. Intensive sessions that will be offered during the day include the Center's popular, annual Insurance Boot Camp, Risk Management 101, Advanced Topics in Risk Management, Fraud Prevention and Internal Controls, Crisis Management, Nonprofit Accounting Basics, and Financial Risk Management. After the end of long, but rewarding day of learning, we will gather at the Convention Center to celebrate the opening of the conference.

Thursday, October 25, M.C. Benton Convention Center 7 am – 7 pm

The day begins with an inspiring keynote address by Clara Miller, president and CEO of the Nonprofit Finance Fund, to be followed by countless workshops on topics ranging from governance, finance, fund-

Wednesday Keynote Speaker

**Larry Magid ■ Syndicated Columnist
& Author**
www.larrymagid.com

Larry is known as both a technology journalist and an Internet safety advocate. He contributes to CBS News, CBSNews.com, the New York Times and other media outlets as a columnist, commentator and interview subject.

Larry is founder and host of SafeKids.com and SafeTeens.com, and is co-director of BlogSafety.com. His newest book is *MySpace Unraveled: A parent's guide to teen social networking*, co-authored with Anne Collier.

Larry will speak on the risks of the Internet Age and the vulnerability of children who are active users of online tools and resources.

raising, risk management, communications, marketing and leadership. The afternoon provides an opportunity to "create your own session" by teaming with colleagues and experts who share your interest in a particular topic area. The day wraps with a reception in the Exhibit Area.

Thursday Keynote Speaker

**Clara Miller ■ President & CEO
Nonprofit Finance Fund**
www.nonprofitfinancefund.org

Voted one of 2006's Power & Influence Top 50 by *The NonProfit Times*, Clara is currently on the board of directors of several nonprofit organizations, and a member of the Federal Reserve Bank of New York's Community Development Advisory Council, and the Independent Sector's Building Value Together Committee.

She was appointed by President Clinton to the U.S. Treasury Department's Community Development Advisory Board in 1996 and served through 2002.

Before her tenure at NFF, she worked at The New York Community Trust, The National Academy of Sciences, and as an economic development planner.

Clara has written and spoken extensively on nonprofit capitalization, and is the author of a number of articles on the subject.

Friday, October 26, M.C. Benton Convention Center 7 am – noon

The final day of the conference begins with three mini-plenary sessions including programs on "Robin Hood Marketing," presented by Katya Andresen, vice president of marketing, Network for Good, and "Armored and Legal Employment Practices: How to Fortify Your Nonprofit and Dodge the Occasional Stray Bullet," presented by Melanie Herman, executive director, the Nonprofit Risk Management Center. The conference ends with a thought-provoking plenary session on "The Future Is Now for Our Nonprofit Sector."

Keep watching www.nonprofitrisk.org and www.ncnonprofits.org as details about the conference are added. We suggest you book your hotel room now — online at www.nonprofitrisk.org (click on "2007 Summit for the Nonprofit Sector")

RISK MANAGEMENT MARKETPLACE

Welcome to the Risk Management Marketplace, a regular feature in *Risk Management Essentials*. Inclusion in the Marketplace does not constitute an endorsement by the Nonprofit Risk Management Center. To inquire about space availability for future editions of the Risk Management Marketplace, contact Sheryl@nonprofitrisk.org



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