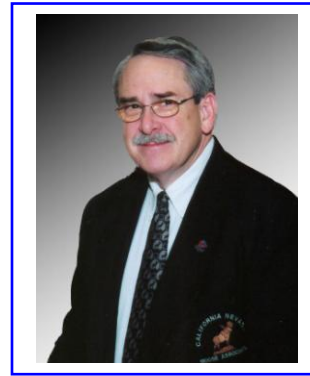


**Regional Manager's  
CNMA Moose Gazette**

*from*

**Charlie Lopez  
Regional Manager**



**Sent:** Monday, May 31, 2010 1:09 PM

**Subject:** CNMA GAZETTE

## A VERY SERIOUS PROBLEM

We have uncovered a very serious problem that more than a few of our lodges are involved in. That is the Rental or Use of their LODGE HOME to non-members. They are under the impression that obtaining a "ONE DAY PERMIT" from the State allows them to Rent the Facilities to anybody, member or not. This is totally and completely untrue. While the State would allow such activity and could use the Permit Fee that each lodge pays for these events, **rentals (or permitting the use of your property) to Non-Members are Violations of Federal Law (Unrelated Income) and the General Laws (Section 47.2, Page 86).**

Furthermore, during the rental (or use) of your lodge property by a non-member your lodge has no liability coverage. "No Risk Pool" and "No Special Event Coverage" (if purchased) because the rental (or use) by a non-member is illegal and a violation.

How serious is this???? Let's say that the lodge was rented out to a non-member for a wedding. One of the wedding attendees has too much to drink and on the way home causes an accident that kills someone. Suddenly, there appears a \$5 Million lawsuit. There is no coverage because the officers allowed the law to be violated. Is the lodge worth \$5 Million??? Who pays??? Not Moose International. Not the Risk Pool. Not the Special Event insurer. But, someone will be held to settle the award. Please make sure that your lodge is not renting to NON-MEMBERS. Please make sure that your officers are aware of this notice and the PDF

attachments I have included. Your lodge's future may be impacted by the adherence to these Laws.

If your lodge is renting to Non-Members, make sure it stops immediately.

\* \* \* \* \*

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Charlie

# RENTING YOUR MOOSE LODGE HOME

**Q - WHO MAY RENT OR RESERVE YOUR BUILDING OR PROPERTY FOR A PRIVATE FUNCTION?**

**A – A MEMBER OF YOUR LODGE, YOUR CHAPTER OR ANY OTHER MOOSE LODGE OR WOTM CHAPTER. “MEMBERS ONLY! Section 47.2 Page 86 of the General Laws.” The issue of a 1-Day Temporary Permit, by the State, still does not allow the lodge to “RENT TO NON-MEMBERS.” Federal laws prohibit receiving money from non-members as “UNRELATED INCOME!”**

**Q – WHAT TYPE OF FUNCTION MAY A MEMBER RENT OR RESERVE YOUR BUILDING OR PROPERTY FOR?**

**A – ANY FAMILY FUNCTION FOR THAT MEMBER OR ANY MEMBER OF HIS IMMEDIATE FAMILY.**

**Q – WHAT IS DEFINED AS A FAMILY FUNCTION?**

**A – A WEDDING RECEPTION, A BIRTHDAY PARTY, AN ANNIVERSARY PARTY, A BABY CHRISTENING, ETC.**

**Q – CAN NON-MEMBERS BE ALLOWED TO ATTEND THESE FUNCTIONS?**

**A – YES, BUT THE MEMBER WHO HAS RENTED OR RESERVED YOUR PROPERTY MUST PAY FOR EVERYTHING. FOOD, BEVERAGES, BAG OF CHIPS EVERYTHING. THE LODGE CANNOT ACCEPT MONEY FOR ANYTHING FROM A NON-MEMBER.**

**Q – CAN THE MEMBER SELL DRINK OR FOOD TICKETS TO NON-MEMBERS FOR THE PURPOSE OF OBTAINING FOOD OR BEVERAGES FROM THE LODGE?**

**A – NO!!!!!!**

**Q – WHO IS RESPONSIBLE FOR THE CONDUCT OF THE PARTICIPANTS OF ALL PRIVATE FUNCTIONS?**

**A – THE MEMBER WHO RENTS OR RESERVES THE PROPERTY. WHEN THE MEMBER LEAVES THE PROPERTY, ALL OF HIS NON-MEMBER GUESTS MUST ALSO LEAVE.**

**Q – IS THE LODGE OBLIGATED TO RENT OR RESERVE THEIR PROPERTY TO EVERY MEMBER?**

**A – NO. IT IS THE DECISION OF THE “ENTIRE HOUSE COMMITTEE” WHO THEY WILL ALLOW TO USE THE LODGE PROPERTY. SUCH ISSUES AS AVAILABILITY OF THE PROPERTY, AND RELIABILITY OF THE MEMBER REQUESTING THE USE OF THE PROPERTY MUST BE CONSIDERED.**

**PLEASE NOTE: NO COMMITMENTS ARE TO BE GIVEN OR CONTRACTS SIGNED WITHOUT THE APPROVAL OF THE “ENTIRE HOUSE COMMITTEE.” NO ONE MEMBER MAY AUTHORIZE THE USE OF THE LODGE’S PROPERTY.**

# POINTS TO CONSIDER WHEN RENTING YOUR LODGE HOME

1. Is any part of your Lodge Home being Rented, Reserved or Used?  
**Under no circumstances can a non-member Use or Rent your Lodge Home or any of it's property.**  
**Even with a "1-Day Permit" from the State, rental or use by a non-member is not allowed!**  
**It is a violation of the General Laws as well as Federal Law.**
2. Will Alcohol be consumed by anyone (member or guest of the member)?
3. If the answer is Yes to Both Questions above, you must obtain Special Event Insurance coverage.

## WARNING!

- a. If you do not get **Special Event Insurance** when it is required,  
**YOU ARE ON YOUR OWN!**
- b. If your rental is to a NON-MEMBER, your lodge has no coverage and  
**YOU ARE ON YOUR OWN!**  
Risk pool will not cover you, and even your officers may be personally liable for any damages awarded.

# **How To Avoid** **Special Event Insurance Requirement...**

- Don't Serve Alcohol During The Event
- Don't Rent Out Your Hall / Social Quarters
- Benefit To All Members & Open To All
- Post Your Policy & Monitor Compliance

## –Examples

- No alcohol served during wakes...
- Birthday Party Benefit To All Members – All Are Welcome

## Hall Rental Insurance - Instructions For Remitting Payment

Lodges often contact Risk Management inquiring how to make the payment for the Hall Rental Insurance purchased through AON. When making the payment for this coverage, you should take the following steps:

1. The payment should be made by either certified check or by Lodge check.  
Personal checks from the renter should not be sent to AON.
2. The certified check or Lodge check should be made payable to Swett and Crawford.
3. The certified check or Lodge check should include your Lodge number and the date of the rental.
4. The payment should be mailed to:  
Ruth Von Spreckelsen  
Aon Risk Services, Inc. of Illinois  
200 East Randolph Street  
Chicago, Illinois 60601
5. The payment must be mailed within 24 hours of the application being made and prior to the date and time of the hall rental. (In other words, if a hall rental is scheduled for Saturday at 6:00 p.m. and the application is made the day prior on Friday at 8:00 p.m., the payment must be mailed prior to Saturday at 6:00 p.m.)

If you have any **questions** regarding the **Hall Rental Insurance**, please contact: **Risk Management Department** at **800-544-4407**