

Fraternity Insights | Fall 2025

A RESOURCE FOR HOUSE CORPORATIONS, STAFF & VOLUNTEERS

CAMPUS FREE SPEECH

By Dr. Lori Hart, Director of Educational Initiatives

Free speech has always been a campus issue, and it is important for students to understand their rights. Holmes Murphy Fraternal Practice partnered with the Foundation for Individual Rights and Expression ([FIRE](#)) to present a [webinar](#) and create resources for students and advisors of fraternities and sororities. You can find our guide [HERE](#).

Here are some highlights.

Discuss What Free Speech Means With Your Members

You should know which speech is protected and unprotected in your discussion group and on campus. Protected speech may be different if you attend a private institution.

Familiarize yourself with your school's speech codes and the difference between unprotected and protected speech.

The First Amendment states that:

"Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the Government for a redress of grievances."

In fact, this applies not just to Congress but to government agencies at all levels — including public colleges and universities — and not just to laws but to rules and regulations.

But what does this mean in practical terms? What can you actually say — and what can't you say? Drawing from FIRE's materials as well as those of the official United States Courts website, here's a quick cheat sheet on the issues most likely to arise in your group, with some foundational court cases cited for those who want to do further research:

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Freedom of speech includes the right:

- Not to be compelled to profess beliefs you do not actually hold. *W. Va. Bd. of Educ. v. Barnette*, 319 U.S. 624 (1943)
- To engage in symbolic but non-spoken expression, such as wearing an armband to protest a war, even on school grounds, *Tinker v. Des Moines Indep. Cmty. Sch. Dist.*, 393 U.S. 503 (1969).
- To burn a flag, including the American flag, as a means of expression (if burning an item is otherwise lawful), *Texas v. Johnson*, 491 U.S. 397 (1989).
- To gather or associate with others in order to communicate a message. *Healy v. James*, 408 U.S. 169 (1972)
- To use certain offensive words and phrases to convey political messages. *Cohen v. California*, 403 U.S. 15 (1971)
- To espouse offensive or provocative ideas. *Papish v. Bd. of Curators of the Univ. of Mo.*, 410 U.S. 667, 670 (1973)
- To contribute money (under certain circumstances) to political campaigns. *Buckley v. Valeo*, 424 U.S. 1 (1976); *Citizens United v. Fed. Election Comm'n*, 558 U.S. 310 (2010).

Freedom of speech does not include the right:

- To incite others to engage in immediate violence or lawless action, in situations where that action is reasonably likely to occur. *Brandenburg v. Ohio*, 395 U.S. 444 (1969); *Hess v. Indiana*, 414 US 105 (1973)
- To make or distribute obscene materials (essentially, hardcore or child pornography). *Miller v. California*, 413 U.S. 15 (1973)
- To make noises that are so loud that they prevent others from speaking or exercising their First Amendment rights. *Kovacs v. Cooper*, 336 U.S. 77, 87–88 (1949)
- To make threats of harm that are either true or that would reasonably be seen as sincere, as opposed to hyperbolic or exaggerated. *Virginia v. Black*, 538 U.S. 343, 359 (2003)
- To burn draft cards as an anti-war protest. *United States v. O'Brien*, 391 U.S. 367 (1968)⁴

Our [resource](#) includes a Social Media Policy Template as well as a template for a Member Expectation Policy: Personal Expression and Organizational Representation.

Additional FIRE resources:

- [Greek Life: Know Your Rights!](#)
- [Guide for Greek Organizational Advisors](#)
- [Helpful phrases to use in practicing civil discussions | The Foundation for Individual Rights and Expression](#)
- [Guidance for Let's Talk Leaders | The Foundation for Individual Rights and Expression](#)
- [LetsTalk_Conversations-on-Campus_Final.pdf](#)
- [Three Steps to Civil Discourse | The Foundation for Individual Rights and Expression](#)

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PREPARE YOUR PROPERTIES FOR WINTER BREAK

By Tim Regan, AVP Claims

The 2022 holiday season was a challenging time for the property insurance program administered by Holmes Murphy's Fraternal Practice which covers around 2,200 fraternal properties around the country. Why? Winter Storm Elliott.

The Opposite of a Winter Wonderland

Winter Storm Elliott was a historic extratropical cyclone that fueled severe winter storm conditions with blizzards, high winds, snowfall, and record frigid temperatures affecting the United States and Canada. On December 24, 2022, wind chill alerts impacted 110 million people in 36 states. December 25 of that year became one of the coldest Christmases in decades. Though the storm began to weaken after Christmas, 250,000 homes and businesses were powerless on December 26.

The swift drop in temperatures, combined with frigid winds, caused pipes to burst even in states that are accustomed to winter freezes, such as New York, Michigan, Ohio, Pennsylvania, and Illinois.

For properties in the fraternal program, students were home for winter break and properties were largely empty. Unoccupied buildings meant that the heat was turned down and detection of burst pipes was delayed. Even if property managers followed our recommendation of daily walk-throughs, a pipe could burst right after the inspection, leaving almost a full day of flowing water.

Overall, estimated damage from Winter Storm Elliott reached nearly [\\$5.4 billion](#) with [freeze claims increasing by 428 percent](#). The Holmes Murphy Fraternal Practice program saw 78 freeze claims totaling \$9 million in damages — the average claim was over \$100,000.

What factors led to such large claims? Some of the common issues included:

- Pipes burst in attics — Burst pipes in the attic led to greater water damage as water poured down onto lower floors. A three-story fraternity house with a basement could see damage throughout the entire property.
- Warming weather didn't help — In many cases, damage did not occur until the weather warmed up and the frozen pipes melted.
- Home for the holidays — The properties were unoccupied over the winter break, with damage detection delayed.
- Unprepared sprinklers — Sprinkled properties saw the greatest damage with insufficient insulation of sprinkler pipes adding to the damage.



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PREPARE YOUR PROPERTIES FOR WINTER BREAK (continued from page 3)

Protect Your Fraternal Property From Winter Peril

The Holmes Murphy Fraternal Practice regularly communicates prevention practices to clients in the FPMA program.

Identify Risks

When it comes to winter weather woes, we recommend identifying the following risks:

- Windows and doors that don't close or function properly.
- Inadequately insulated facilities where interior areas have better heating than those along the outside walls.
- Lack of maintenance on heating systems or boilers.
- Running out of fuel or the furnace pilot light blowing out.
- Turning off the heat to save money.
- Frozen pipes creating breaks in the plumbing system, causing catastrophic water damage when the water thaws.
- No oversight of the property, resulting in damage found later rather than sooner.

Proactive Protection Steps for Winter

Identifying risks is only part of the equation. It's just as important to be proactive about protecting properties before cold weather challenges your infrastructure.

Here's what you can do:

- Remove hoses from outside faucets and drain lawn sprinkler systems.
- Insulate pipes in unheated and drafty areas.
- Keep the heat on. Set the thermostat at or above 60 degrees during the winter months.
- Conduct daily walkthroughs throughout the house over extended breaks. Make sure the person doing the walk through knows the emergency contacts and how to turn the water off.
- Check all windows and doors to ensure they are closed tightly.
- Hire a professional property management company to help maintain and secure the property.
- Make sure you have enough fuel for the winter months.
- Consider installing a water detection/heat monitoring system.
- Open the indoor faucets slightly to allow water to trickle. Moving water does not freeze as easily.
- Leave the doors to cabinets that contain water lines open; this will allow heat to enter that area.
- Call your heating contractor immediately if there is a problem with the furnace and take immediate action to prevent further damage.

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PREPARE YOUR PROPERTIES FOR WINTER BREAK (continued from page 4)

Protecting Your Fraternal Property Is Our Purpose

Our claims team worked diligently through the 2022 holiday season, responding to the barrage of claims and supporting our clients during a stressful time.

One benefit of [our fraternal program](#) is our partnership with ServiceMaster, providing a dedicated point of contact for participants in the FPMA program. Clients are guaranteed that a real person will answer the dedicated phone line, and the opportunity for a priority response to a loss is provided.

We also offer discounts for the installation of leak detection systems. Though detection systems and best practices to protect your property aren't always effective against record-breaking weather phenomena like Winter Storm Elliott, these tools can still make a critical difference when a crisis strikes.

Winter is coming (any Games of Thrones fans out there?), and we're here to help protect your fraternal properties. [If you want to learn more about the Holmes Murphy Fraternal Practice, reach out to start a conversation today!](#)



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SPACE HEATER SAFETY

As temperatures fall, electric space heaters emerge to supplement heating needs. Used correctly, these heaters can provide a safe, reliable source of heat; used incorrectly, they can quickly turn into a fire or burn hazard. The Consumer Product Safety Commission provides the following safe usage recommendations for portable electric heaters.



- Place heaters on the floor. Never place heaters on furniture—they may fall, dislodging or breaking parts in the heater, which could result in a fire or shock hazard.
- Keep heaters at least three feet from objects such as curtains, papers, and furniture.
- Keep space heaters out of the reach of children and never leave a space heater unsupervised when children are present.
- Unless certified for that purpose, do not use heaters in wet or moist places, such as bathrooms. Corrosion or other damage to parts in the heater may lead to a fire or shock hazard.
- Do not hide cords under rugs or carpets. Placing anything on top of the cord could cause the cord to overheat and can cause a fire.
- Do not use an extension cord unless absolutely necessary. If you must use an extension cord, it must be marked #14 or #12 AWG. Only use extension cords bearing the label of an independent testing laboratory such as U.L. or E.T.L.
- Be sure the plug fits snugly into the outlet. Heaters draw lots of power, so the cord and plug may feel warm. If the plug feels hot, unplug the heater and have a qualified repairman check for problems. If the heater and plug are found to be working properly, have the outlet replaced.
- Broken heaters should be checked and repaired by a qualified appliance service center. Do not attempt to repair, adjust, or replace parts in the heater yourself.
- Don't use portable electric heaters manufactured prior to 1991. New heaters have many safety enhancements that may prevent burn injuries to children who play too near a heater or reduce the risk of ignition of combustible materials that could come into contact with the heater.

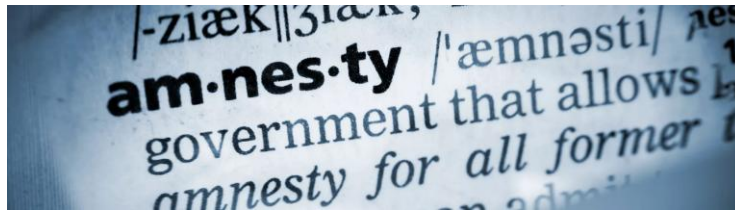
Please contact Cheryl Stratman, Loss Control Account Manager for Holmes Murphy Fraternal Practice at cstratman@holmesmurphy.com with any questions.

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STEPS TO DEVELOP AN AMNESTY POLICY

Dr. Lori Hart, Director of Educational Initiatives, HMFP

Dr. Stevan Veldkamp, Executive Director, Piazza Center

A recent collaboration between Holmes Murphy's Fraternal Practice and the Timothy J. Piazza Center for Fraternity and Sorority Research focused on the amnesty policies and how to develop one on behalf of campuses and organizations. From the document:

An Amnesty Policy is intended to promote people calling 911. A policy can exist at the state, campus or organizational level. This guide is intended to help you think through fundamental questions, provide template language, and provide research to help drive the process. The following are cyclical steps to establish a formal protocol or policy. Amnesty Policies should be reviewed on an annual or biannual basis to inform the efficacy of the policy.

The template that resulted from the collaboration is a comprehensive road map for any organization or institution seeking to develop an amnesty policy or update an existing one. Options for a medical amnesty policy are offered, as well as a curated summary of the references used in the template. Organizations cited include the JED Foundation, Safety First, journal articles from the Journal of Studies on Alcohol and Drugs, Journal of American College Health, ScienceDirect, and more.

Any organization seeking to learn more about amnesty policies is encouraged to consult this document. You can find it on the Holmes Murphy Fraternal website here:

<https://www.holmesmurphy.com/wp-content/uploads/2023/04/Amnesty-Policy-Template.pdf>

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