

# the Deacon's

# Bench

ON THE WEB

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Fall 2015 | For America's Churches and Related Ministries from Brotherhood Mutual and Its Agents



## FIRE PREVENTION

KEEP AN EYE ON COMMON  
HOT SPOTS

Pastor Terry Fletcher was working at church on a normal June afternoon when he heard a commotion.

"Someone came in and said there was a fire in the food pantry," said the pastor of Harvest Fellowship Church in Aurora, Missouri. Fletcher rushed to the food pantry, where he saw flames climbing up the wall behind a refrigerator. He tried the fire extinguisher, but it wouldn't work.

"It's a feeling of hopelessness," he said. "It was really disheartening."

If not for the fireproof insulation between the food pantry and the church, the entire church may have burned down.

"I didn't sleep for about three days, just worrying about things," Fletcher said. "You always think, 'it isn't going to happen here,' and then all of a sudden, it happens."

 **Brotherhood Mutual**  
*We understand why.*

As it was, the fire destroyed 11 freezers and approximately \$40,000 worth of food—plus, the structure itself was heavily damaged. The fire marshal traced the blaze to faulty electrical wiring that caused a power surge.

After two months of repairs, the food pantry reopened and is now serving more people than before the fire.

“We made sure to have plenty of fire extinguishers and paid extra attention to the wiring,” Fletcher said. “It’s something you never want to go through again.”

There’s no way to completely fireproof your church, but there are several measures you can take to manage the hot spots that tend to spark fires. These five steps can help protect your people and property:

### 1. Inspect and maintain electrical systems

Have a qualified electrician analyze the entire electrical system on an annual basis. In particular, ask the electrician to:

- Update old wiring. Yesterday’s codes are not today’s codes. Some churches have old wiring that is not up to today’s standards. In some areas, they fall under a grandfather clause and may not be required to be changed. However, if you are planning to remodel or add on to your building, you may be required to upgrade your entire building to meet code. In any case, old wiring can be a hazard.



Maintain fire extinguishers and smoke detectors according to the manufacturer’s specifications.

## “I didn’t know if we’d be able to get back into business or not.”

—Pastor Terry Fletcher, Harvest Fellowship Church, Aurora, Missouri

- Correct overloaded circuits. Circuits are designed for certain amperage. In today’s electronic world with so many gadgets that need to be plugged in, it’s easy to overload a system. If you have added to your electrical needs—with new sound equipment or more electrical devices, for instance—it’s important to check, and possibly upgrade, your electrical capacity.
- Avoid extension cords and temporary wiring. Extension cords can be a big problem if they’re overloaded or misused. Even if you have good extension cords, splitters, and power strips, they should be used for hours or days, not permanently. If you are using them on an ongoing basis, it’s probably time to upgrade your electrical system.

If you need to add more electrical capacity or need to make repairs, don’t do the work yourself. Always call in a professional.

### 2. Inspect and maintain HVAC systems

Have your heating and air conditioning system inspected twice a year by a licensed, bonded, qualified contractor who is familiar with your type of system. Routine cleaning and maintenance can help you spot problems before they become dangerous or require more costly repairs.

### 3. Take care with electrical items

Encourage employees and volunteers to be careful with electrical devices. For example:

- Regularly check all electrical devices and appliances to be sure they are functioning properly. If a device such as a coffee maker, light switch, or outlet overheats, shorts, smokes, sparks, or gives off a shock, replace it immediately.
- Turn off and unplug electrical items when not in use—especially equipment that generates heat, like space heaters and hot plates. Be particularly fire-conscious in the kitchen, as a National Fire Protection Association

(NFPA) study found that 30 percent of fires at religious facilities were caused by cooking equipment.<sup>1</sup> Other specialized equipment, such as electronic musical instruments, also merit extra attention. Organ motors can short out or overheat if left on for long periods.

- Inspect all cords and replace any that are frayed, worn, dried out, or damaged.
- Use three-prong plugs only in three-slot outlets. Do not alter three-prong plugs or use adaptors to make them fit a two-slot outlet or extension cord.

#### 4. Store flammables carefully

Pilot lights and heat sources mixed with storage items are a recipe for disaster. Do not store anything, especially flammable liquids, in mechanical and furnace rooms or near space heaters. Vapors could ignite with even a small spark.

“If the mechanical room is used for storage, and there are a lot of flammable items, once a fire starts, it can really take off,” says Peter Kujak, manager, property claims at Brotherhood Mutual.

Consider these safe storage procedures:

- All items, combustible or not, should be at least 30 inches from any heat-producing equipment.
- Use pallets or shelving units rather than having boxes rest directly on the floor. Items should be at least 18 inches below sprinklers or 24 inches below ceiling height. Check with your local fire department for specific requirements, as regulations vary.
- Be sure storage items do not block doors or walkways.
- Do not store flammable liquids, such as gasoline, propane, paint thinner, and solvents, in your building. Use a fireproof cabinet or locked, separate garage or shed instead.
- Pay particular attention to paint supplies and especially paint thinner (mineral spirits). Soaked rags or cloth can spontaneously combust. Dispose of these materials according to product directions, which usually include placing them in metal containers and soaking them with water before throwing away.

- Other chemicals, including cleaning solutions, should be stored according to manufacturer instructions.
- If you have chemicals that you no longer use, dispose of them properly. Many areas have reclamation days for safe disposal.

Brotherhood Mutual’s online training site has a course on chemical handling. Call your Brotherhood Mutual agent for more information on how you can access online training courses for free at [BrotherhoodMutual.PureSafety.com](http://BrotherhoodMutual.PureSafety.com).

#### 5. Maintain fire detection and suppression systems

If a fire does occur, the right equipment can help limit the damage. Keep your systems in working order by performing the following tasks:

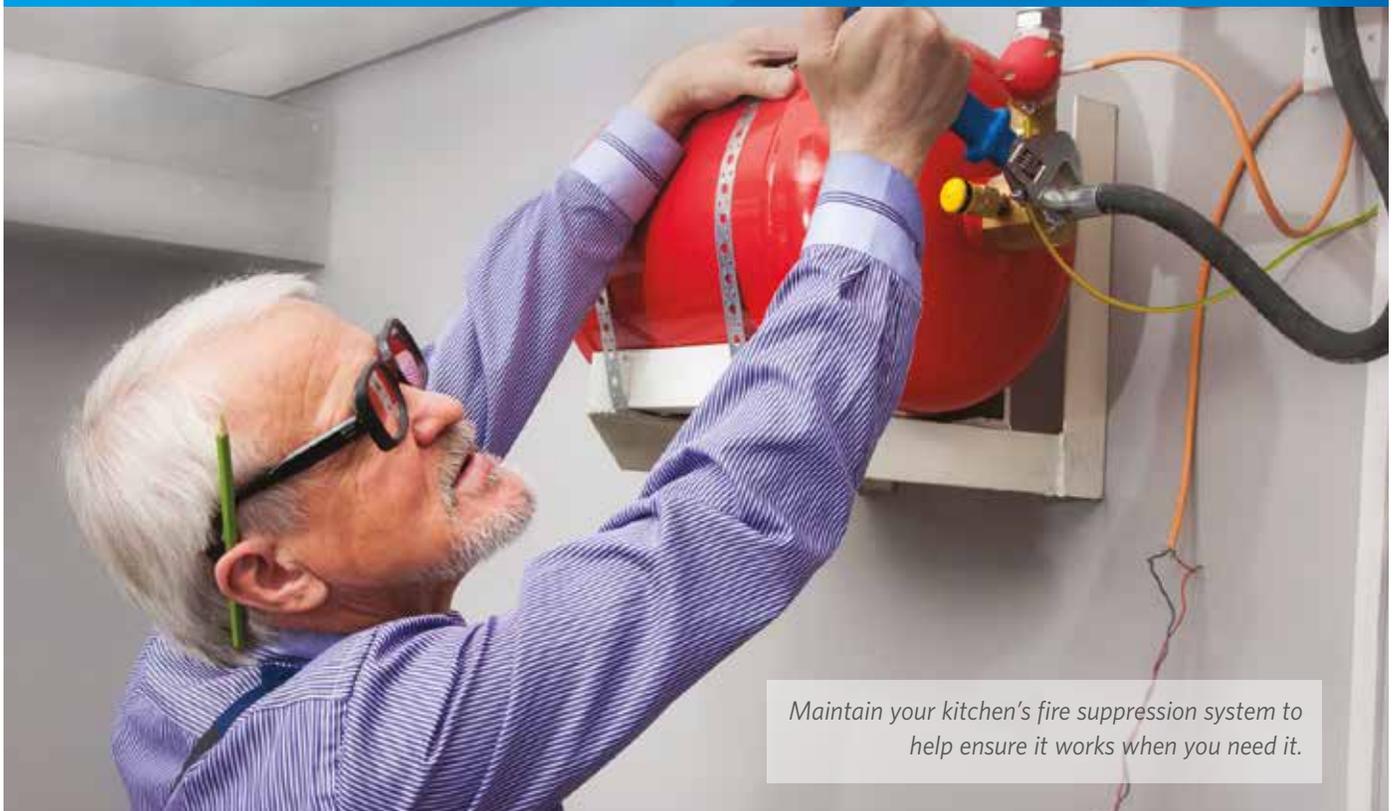
- Test each smoke alarm and change the batteries in at least once a year. One easy way to remember this is to change batteries when changing clocks for Daylight Saving Time.
- Replace all battery-powered smoke alarms every 10 years.
- If you have a fire alarm system that automatically alerts emergency fire protection personnel, have a professional inspect the system annually.
- Once a year, have a professional inspect sprinkler systems and fire extinguishers.

#### Ask for Help

Brotherhood Mutual’s risk control department offers risk management services to policyholders, free of charge. A representative from the risk control team will work with you to develop strategies to manage the risks of fire. Another option is to call your local fire inspector. However, when you enlist help from the fire department, be prepared to take action to correct any violations. 

<sup>1</sup>U.S. Structure Fires in Religious and Funeral Properties, by the National Fire Protection Association. <http://www.nfpa.org/-/media/files/research/nfpa-reports/occupancies/osreligious.pdf?as=1&iar=1&la=en>. Posted June 2013. Accessed May 7, 2015.

# GEARING UP TO FIGHT FIRES



*Maintain your kitchen's fire suppression system to help ensure it works when you need it.*

There's more to firefighting equipment than axes, hoses, and a big red truck. Churches outfitted with smoke detectors, fire extinguishers, and other tools are in a good position to avoid or lessen the impact of fires. While it's best to follow local fire codes, laws sometimes leave room for customization. What should you keep in mind when thinking about fire protection equipment?

- 1. Smoke alarms.** Battery-powered alarms should have batteries replaced twice per year. Hard-wired alarms generally have backup batteries that need replaced twice per year, and wiring should be checked regularly. Many manufacturers recommend replacing all smoke alarms that use batteries, even as a backup power source, every 10 years. A qualified contractor can help ensure you have enough smoke alarms installed in the right places, and that alarms are working properly.
- 2. Fire extinguishers.** All fire extinguishers should be inspected annually, and recharged after every use. Train staff members and safety and security team members to use extinguishers properly. Ask a qualified contractor to maintain and recommend placement of fire extinguishers.
- 3. Sprinklers.** In addition to a sprinkler system that protects the main levels of the building, fire codes may require a "dry-pipe" system to help fight fires in areas, like attics, that experience subfreezing temperatures. Sprinklers work best when regularly inspected. Work with qualified technicians to set up and maintain these systems.
- 4. Kitchen fire suppression systems.** These systems, installed above cooktops, spray fire-extinguishing liquid to stop kitchen fires before they get out of control. Have them inspected according to the manufacturer's standards.

Whatever your church's fire protection system looks like, if it has the ability to notify the local fire department, it should be tested monthly. If not, consider updating to a system that has monitoring capability. Work with a trusted contractor to design and maintain a system that fits your ministry's needs. 🏠

# KITCHEN FIRES: HIGH HEAT, HIGH RISK

With flammable oil and grease near hot surfaces, it's no wonder that nearly 25 percent of fires at religious facilities start in the kitchen.<sup>1</sup> Kitchen fires can quickly spread out of control and cause significant damage.

Scott Kammerer, an executive chef from Fort Wayne, Indiana, has 25 years' experience in professional kitchens. He suggests taking the following steps to help avoid and fight fires.

## 1 KEEP IT CLEAN



"In my experience, most kitchen fires come from a buildup of grease or debris," Kammerer says. Clear the area around the stove of any unnecessary items. Clean cooktops and ovens after each use. If something flammable drips onto or near a heat source, be ready to shut off the oven or burner and clean it before resuming cooking.

## 2 MAINTAIN EQUIPMENT



Malfunctions or failing equipment can lead to fires. Inspect the components of ovens and stoves on a regular basis. Check gas valves, hoses, manifolds, burners, and other mechanisms, and have any problems repaired immediately.

## 3 PREP THE AREA



To help prevent fires, Kammerer puts a one-inch layer of baking soda in the bottom of gas grills. The baking soda absorbs dripping grease and makes the surface easier to clean at the end of the day.

## 4 STAY NEARBY



If a fire starts in an unattended kitchen, it will have ample time to grow. Never stray too far from a hot stove or oven. Most oils smoke before igniting into a flame—pay attention to the cooking area and be ready to act at the first sign of a fire.

## 5 HAVE HELP HANDY



If a grease fire starts, water and water-based fire extinguishers can do more harm than good. Sprinkling absorbent materials, like salt or baking soda, onto the fuel source can help control the flames. Be cautious and call 911 if the fire is beyond control. Do not risk injury.

## 6 PRACTICE, PRACTICE, PRACTICE



Train and retrain volunteers on multiple ways to put fires out—with absorbent materials, fire extinguishers, and kitchen fire suppression systems (if you have one). This can help ensure that cooks know how to calmly respond if something ignites. Ask outside experts, like the local fire department, to lead your training.

<sup>1</sup>U.S. Structure Fires in Religious and Funeral Properties, by the National Fire Protection Association. <http://www.nfpa.org/-/media/files/research/nfpa-reports/occupancies/osreligious.pdf?as=1&iar=1&la=en>. Posted June 2013. Accessed August 14, 2015.

# LIGHTNING DEFENSE

## GIVE BOLTS A SAFE PATH TO THE GROUND



Did you know lightning can produce temperatures five times greater than the surface of the sun? Not only can a single lightning strike sear church roofs and steeples, but it also can ruin computers, sound systems, alarms, and other electronics. Consider the damage lightning can cause:

- **Fires.** Lightning's incredible heat can ignite a variety of building materials.
- **Structural damage.** A single strike is powerful enough to break through structural brick or concrete. Roofs and windows in lightning's path can tear away or shatter.
- **Explosions.** When lightning penetrates through a chimney or steeple, an explosion can accompany fire.
- **Power surges and brownouts.** Both surges and brownouts can harm electrical equipment, including computers, copiers, printers, phone lines, sound systems, HVAC systems, and more.

"Many times churches don't realize they could be affected a great deal by lightning," says Brock Bell, senior manager of risk control at Brotherhood Mutual. "That's why we recommend they invest in a lightning protection system. We usually see churches install something like this after they've been hit, but installing one sooner rather than later almost entirely removes the risk."

When it comes to lightning protection systems, there's no "one-size-fits-all" solution. Installers design a protection system unique to each building, using rods and cables to give lightning a safe path from the air to the ground. To ensure that your lightning protection system meets safety standards, hire a professional electrical contractor to install

it. The Lightning Protection Institute (Lightning.org) can help you locate a qualified installer in your area.

After you have a system, it's important to maintain it. Follow the installer's recommendations for inspections to keep your equipment up to date. Regular inspections will help you get the most out of your investment.

### The Right Coverage

Lightning damage is covered by most insurance policies. As an extra safety measure, consider additional coverage to help pay for repairs or replace equipment that may be damaged by electrical surges or mechanical failures not caused by lightning. Brotherhood Mutual offers *Equipment Breakdown Coverage* for such items as:

- Organs and sound systems
- Office and kitchen equipment
- Electrical systems
- Air-conditioning units
- Boiler and pressure vessels

If your ministry operates a day care center or school, *Equipment Breakdown Coverage* provides insurance against the loss of tuition or the extra expense needed to continue normal operations. Talk to your Brotherhood Mutual agent to learn more about this coverage. 🏛️

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