

the Deacon's Bench

ON THE WEB

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Winter 2009 | For America's Churches and Related Ministries from Brotherhood Mutual and Its Agents



Church Fires

Prevent the top five causes of flames

One morning, Vernon Thornhill, associate pastor at Abner Creek Baptist Church, was visiting a church member at the hospital when his cell phone rang.

"Vernon," the church secretary said anxiously, "the church is on fire."

In minutes, Thornhill was in his car. During the 20-minute drive, he imagined how bad it could be. What he saw when he arrived confirmed his worst fears. In spite of the local fire department's efforts, two of the church's three buildings, including the sanctuary, were in flames. Both were destroyed completely that cold, windy morning. Mercifully, no one was hurt.

Every year, about 1,800 fires cause more than \$98 million in damage to religious properties in the United States. In addition, ministries can spend millions more on indirect costs as they rent meeting space, cancel income-generating activities, and suspend community outreach services.

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Church Fires (continued)

The most common cause of church fires—cooking—produces the least amount of property damage. These fires tend to be small and quickly controlled. After cooking, the leading causes of church fires are malfunctioning heating equipment, arson, faulty electrical wiring, and the negligent use of candles.

The most destructive fires are typically those that start in concealed spaces, like an attic, roof, or steeple area. That was the case with Abner Creek. Fire investigators said that faulty wiring in the attic may have been to blame, but they couldn't determine the fire's cause.

The best way to protect your church from the trauma of experiencing a fire is to prevent a blaze in the first place. Here's how to avoid the top five causes of church fires.

Cause No. 1: Kitchen Fires

About 22 percent of reported church fires began in the kitchen, according to the National Fire Prevention Association (NFPA). "Kitchens are high-incident areas," says Brock Bell, senior manager of loss control and estimat-



Keep sleeves short or close-fitting when it comes to preparing food in the church kitchen. Loose clothing can be a fire hazard.

ing for Brotherhood Mutual Insurance Company. "Cooking fires are a problem, but many church kitchens also can have overloaded electrical circuits." The U.S. Fire Administration offers the following advice for preventing kitchen fires:

- **AVOID LOOSE CLOTHING.** Remind kitchen staff and volunteers to leave blousy, long sleeve tops, over-sized shirts, and flowing fabrics at home.
- **STAY IN THE KITCHEN.** Never walk away from food cooking on the stove. If you must leave the kitchen—even for a minute—turn off the stove.
- **REMOVE FLAMMABLE ITEMS.** Keep anything that can catch fire—potholders, oven mitts, wooden utensils, paper or plastic bags, food packaging, towels—away from the stovetop.
- **DON'T USE EXTENSION CORDS.** Plug microwave ovens and other cooking appliances directly into an outlet. Otherwise, you can overload the circuit and cause a fire.

Cause No. 2: Heating Equipment

Overloaded or poorly maintained heating, cooling, or ventilating systems can bring on a blaze. An NFPA analysis indicates that fires caused by heating equipment malfunction peak in December, followed closely by January. Brotherhood Mutual's loss control experts offer the following prevention advice:

- **CALL THE FURNACE GUY.** Have a contractor inspect and clean your furnace; boiler; or heating, ventilation and air conditioning (HVAC) system regularly. Post a record of inspection, with a maintenance log, near the boiler or furnace.
- **GET GOOD HELP.** A volunteer may be willing to perform routine maintenance, but he might not be skilled enough to do it. Hire a contractor who is licensed, bonded, and has experience working with your type of heating or cooling system.

Cause No. 3: Arson

Arson fires can be set as an act of vandalism, a burglary cover-up, or a hate crime. Many are related to insufficient

security around church property. Reduce the likelihood of arson and other crimes by taking these steps:

- **LOCK IT UP.** Secure the building's doors, windows, basement entries, and external stairways.
- **CLEAN IT UP.** Trim landscaping to eliminate hiding areas close to the building. Avoid leaving trash cans or brush piles near the building and keep flammable liquids securely locked away.
- **TURN ON THE SPOTLIGHT.** Arsonists work under cover of darkness. Install adequate lighting near doors, in parking lots, and behind buildings.
- **KEEP AN EYE ON IT.** Ask local police to add your church to their patrols, especially at night. Have church members and neighbors watch for suspicious activity and report it to police.

Cause No. 4: Electrical

Electrical fires are often traced to old wiring, overloaded circuits, misused extension cords, and faulty electrical appliances. Bell suggests the following steps to avoid problems:

- **BE A TURN-OFF.** Electrical appliances left on for long periods of time can malfunction or overheat. Turn them off or unplug them when not in use.
- **GIVE HEATERS SPACE.** Keep flammable items, such as curtains, Sunday school materials, or stacks of bulletins, at least three feet away from heat sources, such as space heaters and radiators.
- **CHECK THE LOAD.** Churches with additions may have new wiring in one part of the building; old wiring in the rest. Have a qualified electrician analyze the entire electrical system to see if it meets current power needs. This is especially important if your power goes out often, outlets spark, or the lights in your building flicker, smell bad, or make noise.
- **OUT WITH THE OLD.** Replace frayed, worn, or dried-out extension cords.

Cause No. 5: Candles

Candles cause about four percent of all fires on religious property. Most often, fires start because someone forgot to extinguish candles before leaving the building.

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Fire! Could You Get Everyone Out?

Have you reviewed and rehearsed your evacuation plan in the past year? It's a good practice to pull it out annually, update it if necessary, and train your current staff and volunteers or what to do when a fire alarm sounds.

Here are some recommendations from fire prevention officers:

Fire drills—Hold them before, during, or after service to help your congregation learn what to do in the event of an alarm.

Maps—Post maps that guide people along at least two emergency exit routes.

Education—Make sure every member of your congregation knows your emergency procedures. Consider using announcements, church bulletins, visitor packets, or handouts for parents of children in the nursery to communicate evacuation plans.



“We think...that something like this won’t happen to us.”

-Vernon Thornhill, Associate Pastor, Abner Creek Baptist church


Church Fires *(continued)*

Tom Lichtenberger, Brotherhood Mutual’s senior manager of property claims, offers these suggestions:

- **KEEP THEM STEADY.** Use stable candleholders, so flames don’t topple.
- **AVOID FLAMMABLES.** Keep flammable materials, such as cloth, paper, or greenery, at least three feet away. A hurricane glass can help protect the open flame.
- **LIGHTS OUT.** Extinguish all candles before leaving the building. Create a checklist to remind one or more people to verify that all flames are out.
- **GO FLAMELESS.** Consider using battery-powered candles with decorations.

Recovering From the Flames

Looking back on that fateful day at Abner Creek Baptist Church, Associate Pastor Thornhill says the church learned many lessons from the fire. Among them is the importance of having annual insurance coverage reviews and updated property inventories.

“We think there is always tomorrow, or that something like this won’t happen to us,” Thornhill says. “Sometimes, tomorrow never comes and we watch in disbelief as disaster strikes. I would tell any church that time and effort used to protect yourself from a fire is well spent.” 

Recommended Equipment:

Smoke Detectors, Fire Extinguishers, and Sprinkler Systems



If a fire were to start, the following equipment can alert you to a blaze and help you battle it.

- **Smoke Detectors.** There are two basic types of smoke detection technology: ionization and photoelectric. For best protection, the National Fire Protection Association recommends that both types be installed.

Ionization. This is the most prevalent type of smoke detector. It is most responsive to flaming fires.

Photoelectric. This type is generally more responsive to smoldering fires—the kind that begin with a long period of smoke buildup but no flames.

An architect or fire prevention officer can advise you on the proper type, quantity, and placement of smoke detectors for your building, based on state and local fire codes.

- **Fire Extinguishers.** Place fire extinguishers on every level of your building. Your local fire department can recommend how many. Extinguishers should be visually checked monthly and professionally maintained annually to make sure that they work when you need them.
- **Fire Sprinklers.** Most churches don’t have automatic fire suppression systems. Those that do can cut their property damage nearly in half if a fire occurs. An NFPA review of church fires over a four-year period showed the average cost per fire was \$32,300 in churches without sprinklers. When a fire suppression system was present, the average cost per fire dropped to \$17,200.

Resources



Brotherhood Mutual offers a host of free articles on emergency preparedness at www.SafetyCentralOnline.com, including:

- Arson-Proof Your Church
- Evacuation Plans and Safety Tips
- Lightning—Shield Your Sanctuary from Nature's Fury

Other online resources include:

- **Fire Safety**—www.firesafety.gov
- **National Fire Protection Association**—www.nfpa.org
- **U.S. Fire Administration**—www.usfa.fema.gov
- **U.S. Department of Homeland Security**—www.ready.gov
- **American Red Cross**—www.redcross.org
- **Institute for Business & Home Safety**—www.ibhs.org

Befriend Your Fire Department

Your local fire department can provide valuable advice and assistance—free of charge. Often, they can help you:

- **Develop** an evacuation plan
- **Determine** if you have enough fire extinguishers and smoke detectors
- **Decide** how to conduct fire drills

By inviting them to visit your church, you can also help local firefighters do their job more effectively, says Assistant Fire Chief James Murua, of the Fort Wayne, Indiana, Fire Department.

Firefighters need to know where to find:

- Entrances and emergency exits
- Key boxes (for emergency access)
- Fire hydrants
- Gas meters and shutoff valves
- Electrical meters and disconnects
- Fire alarm panel
- Fire sprinkler room, if you have one
- Storage areas

Murua says firefighters also would benefit from having a floor plan of your church, knowing how many people can occupy it, and having an up-to-date list of people they can call at any time, day or night.

Working together with your fire department, you can help prevent the loss of lives or property in the event of a fire.



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On the Web

Download a **FREE Fire Safety Checklist** at www.SafetyCentralOnline.com

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FIRE SAFETY

How to prevent the top five causes of church fires.

GET EVERYONE OUT!

Training, fire drills help prepare your staff and members for the real thing.

BEFRIEND A FIREFIGHTER

Your local fire department can provide valuable advice—for free.

ChurchSafety.com

Need more information about fire safety? How about help forming a safety team? Visit www.ChurchSafety.com, where you'll find free safety articles, online assessments, and our exclusive "Ask the Expert" service. Best of all, Brotherhood Mutual policyholders receive a **FREE** annual subscription—contact your agent for details.

