

What a Preacher Should Know

About Church Building Fires

For Your Files

by David Roper

(Author's note: This is a talk I delivered at several gatherings of preachers in Oklahoma and Texas. The response leads me to believe that the information therein is needed by a high percentage of preachers. So I share it with the readers of *The Preacher's Periodical*.)

November 17, 1980, we had a major fire at the facilities of the Eastside church of Christ, Midwest City, Oklahoma. The main part of the building, consisting of the auditorium and several classrooms, was completely destroyed. A middle foyer, which contained the church offices, was so badly damaged that it could not be salvaged. Left standing was the two-story educational building, so badly damaged by smoke, heat, and water that it had to be stripped back to the walls, sealed, and then completely redone.

We met several weeks in nearby school facilities until the insurance company released the educational building. We took a number of temporary classrooms out of the basement to make a small auditorium there. Small temporary buildings were constructed by the men of the congregation on the parking lot to house offices and some of the displaced classes. By having two worship services on Sunday morning, we managed to survive while a new building was being built on the old site. The official opening of the new 1200-seat auditorium, classrooms, offices and other work areas was held September 26, 1982.

This was a new experience for all of us, and we learned many lessons, lessons we hope we never need again. Feeling that others may be as ignorant as we were, I want to share some of the lessons we learned as a congregation and as preachers.

1. *We learned that it doesn't always happen to the other person.* The cause of our fire was never determined, but as the inspectors went through the ruins, they pointed out dozens of ways it *could* have happened. Furthermore, they noted that it could have happened when the auditorium was packed with people (as it had been the

day before) which would have led to tragic results. It *can* happen to anyone. Have you had your facilities inspected lately? It pays to be prepared.

2. *We learned the importance of good leadership.* Our four elders were on the scene immediately and spent the entire day on November 17 working out plans and making arrangements for the continuation of Eastside's work and worship programs. We had started a campaign the day before (Sunday) with a meeting scheduled for the latter part of the week. We missed only the 17th. The campaign resumed the next day, using the facilities of a nearby congregation, and the meeting started in the same building and concluded in a nearby high school auditorium. Every member was personally contacted as to when and where all services would be held. The congregation had no chance to scatter.

3. *We learned what a fire really does.* I had some idea of what fire damage was; I had no idea what smoke damage was. I am told that smoke molecules are almost as small as oxygen molecules. They can get anywhere that is not airtight. My hands still get black every time I go through my files. Again, the heat was 500°-1000° in parts of the foyer. Much equipment not even in the fire never worked right even after being commercially cleaned and eventually had to be replaced. Then, when the water hit the fire, the steam that was produced saturated every square centimeter of the building. Every horizontal area in the educational building looked like it had been sprayed with a flat-black paint. And the smell was almost impossible to get out.

4. *We learned that a preacher's library and other personal office equipment are **not** covered by church insurance.*

Every other preacher may know this, but I had gone twenty-five years thinking that my library was covered by the congregation's insurance. But personal property (even the preacher's) is not covered by that insurance.

5. *We learned that we were covered to some extent.* The preacher's personal home-contents insurance generally has "away-from-home" coverage equal to 10 percent of the total contents coverage. This gave my associate and me some protection, but if we had lost our entire libraries, files, and other tools, the coverage would have been most inadequate.

6. *We learned that certain types of things belonging to the preacher are not covered by personal "away-from-home" coverage.* For instance, "away-from-home" coverage does not cover tools. Fortunately, neither of our insurance companies counted our libraries as "tools," but photocopiers and other equipment owned by my associate were not covered. Again, nothing for sale is covered. I had \$4000 worth of copies of my book, *Voices Crying in the Wilderness*, in my office—totally uninsured.

7. *We learned that most people and churches are under-insured.* I have already mentioned that we preachers are under-insured. So was the church. We were in fair shape on the building (the coverage had just been upped to \$100,000), but we had only \$25,000 on contents. The printing equipment alone could not be replaced for \$25,000.

8. *We learned the consequences of being under-insured.* I had some vague idea that if you had \$100,000 worth of property with only \$25,000 insurance, and if you lost \$50,000 worth, you would "only" get the \$25,000. Not so. If you have \$100,000 worth of property with only \$25,000 worth of insurance, you are only *one-fourth insured* on anything you lose. Different companies have different formulas for figuring this, but basically it means that if you were to lose \$50,000 worth of contents, you would get about one-fourth of that amount. In our case, after all the "where-untos," we received only a few thousand dollars on all the contents destroyed or damaged.

9. *We learned what is necessary to apply for insurance.* Insurance companies want an *inventory* of what was destroyed or damaged—from the church and from the preachers. They will want it to be complete—probably including such things as the cost at the time of purchase and what it would cost to replace. I have since learned that some churches and preachers keep a purchase book in which details are kept on all purchases, including date and price. (Some preach-

ers do this for income tax purposes, but it will also help in case of a fire—if the book isn't in the study which burns down.) I have also been told that it is good to take pictures of all equipment and to keep these in some safe location. An ideal way to do this is with a movie or video camera.

We also learned that a complete record needs to be kept on all clean-up work (dates, people involved, time involved), for some of this the insurance company will pay. My associate and I had our respective libraries professionally cleaned and deodorized, but the cleaners would only work on the hard-backed books. So I kept records on the cleaning of my soft-backed volumes, and my insurance company also paid some on that. (My associate did not turn in such a record at the time he made his initial claim, and we also learned it is hard to turn in additional claims after the initial claim has been made.

10. *We learned that in case of major claims, it is worthwhile to have your own estimates of the damage made.* A number of small and a few significant items were missed by the claims adjustor, but we had a non-involved adjustor also make a list and thus caught most of the items. Your insurance company will negotiate with you on these items.

11. *We learned that major settlements take a long time.* I thought that a week or so after the fire we would be bulldozing the debris aside and cleaning up the damaged area. Instead, a *number* of individual settlements were made with the insurance company (contents, educational building, and finally the auditorium site). Each time the areas were not released until the settlement was made. It took months to get everything settled. We learned a little more about "long-suffering."

12. *We learned a lot about cleaning and deodorizing smoke damage.* We found that with the right cleaners and sufficient effort, most non-mechanical equipment not directly damaged by the fire could be made usable again. Full-strength Fantastic or 409 was a good start. Then we went to steel wool and in some cases sandpaper. Regarding deodorizing, we found that you can buy crystals that are fairly successful for large areas after the areas have been totally stripped and sealed. After we had put the cleaned office equipment in the temporary offices, we had those areas professionally fogged, which seemed to work well. There is also an ozone method which we did not use.

13. *We learned that churches can cover the preacher's library and other materials by adding a special rider to their insurance policy.* Some companies, such as Preferred Risk or Church Mutual, specialize in church coverage and have "package" programs that include this feature. But most any company can add it as a rider. Compared with the total insurance premium, this would not involve a large increase and I think would be a very reasonable thing to do, since the preacher's "tools" are mainly used for the congregation.

14. *We learned afresh that people are funny.* We discovered two groups in the congregation: The "let's-throw-everything-away-and-get-new" group and the "let's-keep-everything-and-clean-it-up" group. One group would work one day and throw everything away. The next group would work the next day and drag everything back in. A sense of humor is *essential* when disaster strikes.

15. *We learned afresh the truths of Romans 8:28: "All things work together for good. . . ."* I will give you four illustrations.

First we received publicity. On the day of the fire, we received extensive coverage on two TV stations, the city newspaper, and a number of radio stations. One TV station got a good feedback on this and came out the next day for a video interview. Before the next Sunday, we sent announcements to the two TV stations telling where we would be meeting and this was announced on the news. One of the stations covered the first Sunday in the high school auditorium. Their viewer response on this was so good that they also did another feature while we were still meeting at the high school and then for our first Sunday back on our own property. We also

received some continuing coverage in the newspapers and on the radio—especially when some rumors started that arson was involved (which were false). The opening of the new building also received good coverage. All of which means thousands of dollars of favorable publicity.

Second, there was a renewed spirit of unity. Disaster does not automatically bring us closer together, but under good leadership it does. In our case, a marvelous spirit existed from the beginning. One expression was members and others working together.

Third, we obtained new facilities that fit our needs. We had reached the point where we had to have the room to grow or we would stop growing. But every plan for expansion had major flaws. After the fire, we could basically start afresh.

Fourth, there was continual growth. The Bible class program suffered while we were in the high school auditorium, but worship service attendance soared. When we returned to our own facilities, the necessity of having two morning services hurt that one area of attendance—but Sunday night and Wednesday evening attendance grew greatly. It did not happen automatically, but by continuing to have the best programs we could under the circumstances, God continued to bless us.

Don't misunderstand me. I don't recommend a fire to accomplish these things. It was one of the hardest periods of my life. All I am saying is that with good leadership and hard work, God indeed made good come out of this.

Well, fifteen points should be enough for any article. I sincerely hope that the time spent in reading this has not been totally wasted and that you will *never need* these lessons!