

THE INSURANCE ADVISOR

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

THE HAZARDS OF HOLIDAY DECORATIONS

ISSUE 7—ARE YOUR CHRISTMAS DECORATIONS A FIRE OR LIABILITY HAZARD?

Be careful to use decorations in accord with local and state fire codes.

There's more to decorating your church for the holidays than adorning your sanctuary with lights and ornaments. The decorations you display are subject to local and state fire codes, which stipulate the type of decorations you can use as well as where you can place them. Before you decorate this season, contact your local fire department or state fire marshal for specific laws apply in your area.

In the meantime, here are a few safety tips to get you started.

THE TREE

- Purchase a freshly cut tree if you plan to use a real one. Needles should feel soft and springy and should not fall off. Remember, many trees sold commercially were cut months ahead of time.
- Treat the tree with a flame retardant approved by your state fire marshal.
- Cut one inch off the bottom of the trunk and place the tree in a sturdy, large-

capacity stand with plenty of water. Some trees use as much as a quart of water a day.

- Display your live tree for no more than 14 days because it will start drying out. Some states prohibit real trees in public areas. If your church is using an artificial tree, make sure it's constructed of flame-retardant materials.

LIGHTS, ORNAMENTS

- Candles or an open flame of any type should not be used on or near the tree (or any flammable substance) within a distance equal to the height of the tree. Use candles sparingly and carefully.
- Use tree lights and holiday lighting approved and labeled by a nationally recognized testing laboratory.
- Check all electrical decorations for fraying or exposed wires. If defects are found, cut off the plug and discard the decoration.
- Keep holiday decorations from obstructing or concealing exit doors, exit lights, fire alarms, or fire extinguishers.
- Turn off all tree lights and holiday lighting when the building is vacant.



Louis Blosch Insurance Agency • 9726 E. 42nd St., Suite 210, Tulsa, OK 74146 • 918.664.7100

Realize most of your performers aren't professional entertainers used to nightly exhaustive performances. Consider inserting an intermission into your performance.

KEEPING YOUR LIVING CHRISTMAS TREE PRODUCTION SAFE

One of the most popular Christmas programs is the living Christmas tree, complete with computerized lighting, large ornaments, and choir members. To ensure the performers' safety, consider these living tree safety tips.

THE TREE: CONSTRUCTION AND CORDS

- Use professionally designed structures which take into consideration weight distribution, stress, and balance.
- Make sure performers have handrails to use as they enter or exit the tree.
- Install bumper strips so performers can steady themselves and know where the stair or riser edge is.
- Secure wires and extension cords running through the tree, and if possible, avoid stringing them down the aisles. Unsecured cords on the floor in a dark sanctuary pose a real hazard.

Furthermore, cables are subject to shorting out if they're stepped on.

- Have a qualified electrician install all wiring.

THE PERFORMANCE COSTUMES, COWS, AND CONSIDERATIONS

- Advise performers to wear rubber-soled or nonslip shoes and flame-retardant costumes, especially if candles are used. Using "live" candles is discouraged.
- Make sure robes or hems are short enough so performers don't trip.
- Avoid using live animals, especially large domestic animals such as cows or mules which could be easily spooked.
- Realize most of your performers aren't professional entertainers used to nightly, exhausting performances. Consider inserting an intermission into your performance.
- Finally, plan ahead for the crowd you're likely to attract. Help people park, patrol your parking lot, or hire police to direct traffic when the performance concludes if traffic congestion is likely.

Louis Blosch Insurance Agency

We insure over 300 churches in North East Oklahoma. We offer this information to help you better administer your church business. The less time you spend on problems which arise from a claim is more time you

can spend spreading the good news of Jesus Christ.

Our team professionals are Louis Blosch, Jerry Hendon, Chuck Lewis, Guy Landes and Clayton Haggard.



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6400 Brotherhood Way • P.O. Box 2227 • Fort Wayne, IN 46801-2227 • 1.800.876.4994 • www.brotherhoodmutual.com