

PROJECT FOR NACBA CERTIFICATION

A PLAN FOR DISASTER

FIELD OF STUDY: PROPERTY MANAGEMENT

BY

KRISTI S. DEWELL
CHURCH ADMINISTRATOR
JOHN KNOX PRESBYTERIAN CHURCH
NORTH CANTON, OHIO

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TABLE OF CONTENTS

ABSTRACT.....	iv.
PREFACE.....	v.
INTRODUCTION.....	vii.
STATEMENT OF OBJECTIVES.....	ix.
A PLAN FOR DISASTER.....	1
Step One: Collecting Sources of Information.....	2
Step Two: Understanding What Can Go Wrong.....	4
Step Three: Designing an Interim Plan.....	11
Step Four: Creating an Emergency Operations Center.....	16
Step Five: Accounting for Interaction with the Media.....	19
Step Six: Writing the Primary Plan.....	26
Step Seven: Testing the Written Plan.....	28
Conclusion and Evaluation.....	29
APPENDIX.....	32
NOTES.....	80
BIBLIOGRAPHY.....	81

ABSTRACT

What if the church caught fire and burned to the ground? What if a tornado hit the local community and leveled the church? What if an undesirable person entered the church and ...?

“Call it a disaster, an emergency, or a crisis. There must be an organized response, tailor-made to suit the building(s) of your physical plant and the people who use it. During a crisis or disaster is not the time to stop and think of all that needs to be done, and in what order. The luxury of time and thought process only exists before the event occurs.”¹

Crisis management, business continuity and disaster recovery are rarely, if ever, discussed in the church environment. The resources available that focus on crisis management, business continuity and disaster recovery do not deal specifically with the needs of the church. However, information can be adapted from secular and business sources to the church environment.

This paper is a step-by-step guide for the creation of a Plan for Disaster. Collecting sources of information, understanding what can go wrong, designing an interim plan, creating an emergency operations center, accounting for interaction with media, writing the plan, and testing the written plan are seven (7) steps that if followed will result in the creation of a plan for disaster, that will better equip the church to minister to its local community when a crisis or disaster strikes rather than become one of the victims needing assistance.

PREFACE

John Knox Presbyterian Church was founded in 1893 and first met in the Masonic temple of Canton, Ohio. The First United Presbyterian Church building was constructed in 1896. With the Presbyterian merger in 1958, there were two First Presbyterian Churches in Canton so the church was renamed John Knox United Presbyterian Church. In 1966, the congregation embraced a vision of ministry in the rapidly growing area of Jackson Township. Meeting in a local school, beginning in 1967, the concept of “one church in two locations” was implemented. For eleven years, the church operated in two locations- with the third church building being erected in Jackson Township on a hill overlooking the Kent State University-Stark Campus in 1970. In 1980, the Cleveland Avenue building was sold and all activities moved to the present site. The congregation did a five-year study for church growth in the mid-1980s. The study launched a new commitment, emphasizing mission and stewardship. As a result, an addition was built to provide a fellowship hall and additional classrooms.

In 1998, the church family entered into a “Joint Use Agreement” with the neighboring Kent State University-Stark Campus, Stark State College of Technology and the state of Ohio for funding to build more classrooms for dual use by the Interfaith Campus Preschool and Daycare Center and the church family. The church family also funded the construction of additional classrooms, offices and workroom.

Currently, John Knox Presbyterian Church employs ten (10) staff members- four (4) full-time and six (6) part-time. Active membership stands at 571. Average

worship attendance is 250. Annual income is approximately \$500,000. The main building is a 37,820 square foot facility comprised of two levels.

The lower level houses the Interfaith Campus Ministry Preschool and Daycare Center, which is in operation Monday through Friday from 7 a.m. until 6 p.m. On the lower level, there is a youth room, an office area, six (6) classrooms, a nursery area, a kitchen area, and three (3) bathrooms. There are also three (3) major storage areas, a boiler room and a custodial closet.

The upper level houses the day-to-day church operations. The church is open Monday through Friday from 8:30 a.m. until 4:30 p.m. On the upper level there is a music room, a sanctuary that holds 250 people, a library, a fellowship hall, a main kitchen, a kitchenette, a parlor area, a conference room, five (5) staff offices, a workroom and six (6) classrooms. There are also three sets of bathrooms, four (4) storage areas and a custodial closet. The boiler room for this section is on the lower level with a separate outside entrance.

Several outside groups use the facility on a regular basis. These groups include the American Red Cross, Boy Scout Troop #265, the Canton Concert Band, Cub Scout Pack #265, Canton-Akron Scottish Heritage Association (CASHA), the Jackson Township YMCA, the Melodiers, and the Stark County Board of Elections.

In order to be a good steward of this sprawling structure, which is used by several groups in the community, provides safe shelter for the development of babies, toddlers, and infants and is the work site for ten (10) employees, it is necessary to have both at the church and at a secure offsite location a well-developed plan for crisis management, business continuity and disaster recovery.

INTRODUCTION

“Some disasters have impact around the world. Others impact only our own little corner of it. And while we can't know what's going to happen tomorrow, we can plan for emergencies of various types and sizes to minimize the impact of those around us.”²

On Saturday, April 27, 2002, I was married at my place of employment, John Knox Presbyterian Church. On Sunday, April 28, 2002, a tornado passed through the area where the church is located. Fifteen (15) to twenty (20) homes were totally destroyed. Another 250 sites, including the middle school, received from minimal to substantial damage. John Knox Presbyterian Church was unharmed though several homes 500 feet away had substantial damage. The American Red Cross turned the church into a command post that very Sunday afternoon. When I returned to work on Monday, April 29th, I was stunned! There were thirty (30) to one hundred (100) Red Cross volunteers and workers at the church every day for the next four days servicing the occupants of the 265-270 damaged sites.

During this recovery time in our local community, all programming at John Knox Presbyterian Church continued as usual. The American Red Cross and the church simply worked around each other. The experience, however, emphasized the need for creating a written crisis management, business continuity and disaster recovery plan for John Knox Presbyterian Church.

From the beginning, God has entrusted the care of his earthly property to man. Adam was placed in the Garden of Eden to work it and take care of it.

(Genesis 2:15) Noah and his family were spared from the flood in order to repopulate and care for the earth after God destroyed all wickedness.

(Genesis 9: 1-2) During the time of Moses, God made a covenant with the people of Israel promising to dwell among them. A tabernacle was built to serve as God's dwelling place, and the sons of Levi were responsible for its care.

(Numbers 18: 2-5).

Today the church universal consists of all persons in every nation, who repent, are baptized in the name of Jesus Christ for the forgiveness of their sins, and consequently receive the gift of the Holy Spirit and commit themselves to live in fellowship under God's rule. (Acts 2: 38-39) Since this whole group cannot meet together in one place to worship and to serve, the church is divided into particular congregations. John Knox Presbyterian Church is one particular congregation located in Jackson Township, Ohio. God has built it. (Hebrews 3:4) However, man is still responsible for its care. A written crisis management, business continuity and disaster recovery plan is a tool that will help ensure the continuance of worship, discipleship, evangelism, mission, and ministry for this particular congregation located in Jackson Township, Ohio in the event of a disaster or crisis.

STATEMENT OF OBJECTIVES

Developing a written plan for crisis management, business continuity and disaster recovery for a church involves seven (7) steps. These steps include:

- Collecting sources of information
- Understanding what can go wrong
- Designing an interim plan
- Creating an emergency operations center
- Accounting for interaction with media
- Writing the plan
- Testing the written plan

The object of this paper is to guide a church administrator through the steps listed above so that he or she can develop a written plan for disaster. Having a written plan for disaster in place will enable a congregation to continue worshiping, evangelizing, discipling, doing mission work, and caring for the people in its local community when a crisis or disaster strikes rather than being one of the victims needing assistance.

A PLAN FOR DISASTER

The great ends of the church adopted by the Presbyterian Church (U.S.A.) and printed in its *Book of Order* are: “the proclamation of the gospel for the salvation of humankind; the shelter, nurture and spiritual fellowship of the children of God; the maintenance of divine worship; the preservation of the truth; the promotion of social righteousness; and the exhibition of the Kingdom of Heaven to the world.”³ These are the guiding principles for every PC(USA) church. These principles are brought to life by worshiping God, evangelizing to people locally, nationally, and internationally, discipling existing congregations of believers, starting new congregations of believers (mission), and caring for the needs of believers as well as non-believers in a local community. These principles are expected to be upheld in all situations. Consequently, in the event of a crisis or disaster, a PC(USA) church needs to be able to continue worshiping, evangelizing, discipling, doing mission work, and caring for the people. A well-developed written plan for crisis management, business continuity and disaster recovery is a crucial tool for temporarily relocating worship services and programs of a congregation so that the church continues its ministry with minimal interruption.

Creating a well-developed written plan is a big project. As with any big project, it can be broken down into a series of smaller steps that are not so intimidating. These steps include:

- Collecting sources of information
- Understanding what can go wrong
- Designing an interim plan

- Creating an emergency operations center
- Accounting for interaction with the media
- Writing the primary plan
- Testing the written plan

Step One: Collecting Sources of Information

At the time of the writing of this paper, there were eight (8) of five hundred (500) projects dealing with the concepts of crisis management, business continuity and disaster recovery in the National Association of Church Business Administration (NACBA)'s Certification Program Library. That's only two percent (2%) of the total projects church business administrators chose to research! This is an indication that crisis management, business continuity and disaster recovery are not as heavily stressed in the church environment as they should be. It also indicates that information in these areas will more than likely come from sources outside the realm of church administration.

To begin a search for crisis management and disaster recovery information on-line, go to the website, www.fema.gov, which is the website for the Federal Emergency Management Agency. FEMA is part of the Department of Homeland Security's Emergency Preparedness and Response Directorate. This website contains an abundance of information related to preparing for emergencies and disasters, responding to them when they occur, helping people and institutions recover from them, reducing the risk of loss and preventing disasters.

A search on the internet site, www.google.com may prove beneficial. However my search in January 2005 on "crisis management", or "business

continuity” or “disaster recovery” produced hundreds of thousands of results that were sources of information not readily accessible- obscure magazine articles, books and manuals unavailable to the general public. A telephone call or visit to the resource librarian at the local public library may turn up additional resources. In my case, the resource librarian could only find one (1) resource for this project!

Disappointed, I contacted the resource librarian at Malone College, a private college in my community, to see what resources might be available at the college level. This proved to be the most fruitful search for sources of information.

At the librarian’s suggestion, I visited the website, www.ohiolink.edu- **Ohio Library and Information Network**. The OhioLINK Library Catalog is a database of all books and other materials owned by all of the OhioLINK college member libraries. Anyone may search the catalog. Students, staff, and faculty at OhioLINK college member libraries may also request items from other libraries around the state and have them sent to their own library. I am not a student, staff, or faculty member of a college. However, I could pay a nominal fee of five dollars (\$5) to become a patron of the Malone College Library. As a patron, I was able to access over seventy (70) sources of information dealing with Crisis Management, Business Continuity, and Disaster Recovery! Some of these sources were even the obscure books and manuals found at www.google.com! Although most sources of information do not deal specifically with crisis management, business continuity and disaster recovery in the church, the information can be adapted from the secular, business sources to the church environment.

Step Two: Understanding What Can Go Wrong

In order to adapt crisis management, business continuity and disaster recovery information from the secular world to the church environment, one must develop an understanding of what can go wrong in a church environment. One must also recognize the following definitions for “crisis” and “disaster”.

Main Entry: cri·sis	Pronunciation: 'kri-s&s	Function: <i>noun</i>	Inflected Form(s): <i>plural cri-ses /'kri-"sEz/</i>
Etymology: Middle English, from Latin, from Greek <i>krisis</i> , literally, decision, from <i>krinein</i> to decide			
3a:	an unstable or crucial time or state of affairs in which a decisive change is impending; <i>especially</i> : one with the distinct possibility of a highly undesirable outcome <a financial <i>crisis</i> >		
3b:	a situation that has reached a critical phase <the environmental <i>crisis</i> >		
- Merriam-Webster Online, www.m-w.com			

Main Entry: di·sas·ter	Pronunciation: di-'zas-t&r, -'sas-	Function: <i>noun</i>
Etymology: Middle French & Old Italian; Middle French <i>desastre</i> , from Old Italian <i>disastro</i> , from <i>dis-</i> (from L) + <i>astro</i> star, from Latin <i>astrum</i>		
a sudden calamitous event bringing great damage, loss, or destruction; <i>broadly</i> : a sudden or great misfortune or failure		
- Merriam-Webster Online, www.m-w.com		

The December 26, 2004 tsunami that obliterated seaside towns in Asia and Africa is the most recently recognizable example of disaster. A tsunami is a series of traveling ocean waves generated by geological disturbances near the ocean floor. With nothing to stop them, the waves race across the ocean like the crack of a bullwhip, gaining momentum over thousands of miles. In this case, walls of water nearly 20 feet high sped away from the epicenter at more than 500 mph before crashing into the region’s shorelines, killing over 150,000 people and displacing millions of others from their homes.

The September 11, 2001 attack on Manhattan's Twin Towers and the Pentagon is another widely known and recognized example of disaster- in the form of terrorism- in history. It is certainly the worst incident of terrorism in United States history. Buildings were destroyed, and thousands of lives were lost.

If there is a lesson to be learned from these two tragedies, it is to expect the worst. Disaster can happen at any time and in any place, whether along a seacoast, in a city or in a rural area. Crisis management, business continuity and disaster recovery planning is a responsibility churches must consider if they are to continue worshipping, evangelizing, discipling, doing mission work and caring for the people in the midst of a disaster. A plan for disaster is crucial for the safety and health of everyone in a community from corporate entities to private persons. It is essential for the economic stability and well being of businesses, cities and countries.

While not all emergency situations are disasters, every emergency situation is a crisis. Several factors contribute to the intensity of a crisis. The suddenness of the crisis, the type of crisis, the support system available for those experiencing the crisis, available community resources such as hospitals, fire personnel, and police officers, the openness to approaching a threat or challenge of a crisis in a different way, and recognizing that a crisis affects people differently- some retreat inside themselves, some panic and some remove themselves from the situation altogether. Because the level of intensity of crises vary, when dealing with an emergency situation it is important to remain process oriented and follow a plan. Therefore, effective crisis-management planning, coupled with training in business continuity and disaster recovery procedures, provide a blueprint for churches to effectively

prepare for crisis situations, which may escalate to disasters, thereby minimizing any loss to property- and more importantly- minimizing any loss of human life. A well-developed disaster plan is the hallmark of successful business continuity and recovery from disaster. At the heart of understanding what can go wrong for a church is risk assessment. Risk assessment involves three steps. These steps are:

- Evaluating threats from which the church may need to recover.
- Creating scenarios involving these events.
- From the scenarios, determining the critical functions of the church.

To evaluate a threat, it is necessary to determine which threats are present for the specific location of the church, how big the threats are and how often the threats occur. There are three types of potential threats:

- natural disasters
- human-caused events
- technological accidents

Natural disasters not only affect a specific facility but also an entire surrounding area. In my case, examples of natural disasters that may affect John Knox Presbyterian Church include: floods, tornadoes and severe winter storms.

“Floods are the most common and widespread of all natural disasters--except fire. Most communities in the United States have experienced some kind of flooding after spring rains, heavy thunderstorms or winter snow thaws. A flood, as defined by the National Flood Insurance Program is: ‘A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from: overflow of

inland or tidal waters, unusual and rapid accumulation or runoff of surface waters from any source, or a mudflow. The collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood.'

Floods can be slow or fast-rising but generally develop over a period of days. Floods are the most common and widespread of all natural disasters. Most communities in the United States of America will experience some degree of flooding after spring rains, heavy thunderstorms or winter snow thaws. Flash floods, however, are like walls of water that develop in a matter of minutes. Flash floods can be caused by intense storms or dam failure."⁴ In Ohio, on Friday, January 14, 2005, high water from the Tuscarawas River swallowed up roads in Mineral City, Wilkshire Hills, and the town of Zoar. Several people were forced from their homes. Other homes and businesses were only accessible by boat. Having no written plan for crisis management, business continuity and disaster recovery, the plan of action for this disaster was simply to wait out the flood- knowing that the waters would go down eventually.

"A tornado is a violent windstorm characterized by a twisting, funnel-shaped cloud, which extends to the ground with whirling winds that can reach 300 mph. It is spawned by a thunderstorm (or sometimes as a result of a hurricane) and produced when cool air overrides a layer of warm air, forcing the warm air to rise rapidly. The damage from a tornado is a result of the high wind velocity and wind-blown debris. Tornadoes can uproot trees and buildings and turn harmless objects into deadly

missiles in a matter of seconds. Tornado season is generally March through August, although tornadoes can occur at any time of year. They tend to occur in the afternoons and evenings: over 80 percent of all tornadoes strike between noon and midnight. They occur with little or no warning.”⁵ Ohio averages sixteen (16) tornadoes and five (5) tornado-related fatalities a year. On Sunday, April 28, 2002, a tornado passed through the cities of Canton, Massillon, and North Canton. Fifteen (15) to twenty (20) homes were totally destroyed. Another 250 sites, including a middle school, received from minimal to substantial damage. John Knox Presbyterian Church, located in North Canton, was unharmed. Had the church been damaged or destroyed, the congregation had no written plan for crisis management, business continuity and disaster recovery to follow.

Severe winter storms bring heavy snow, ice, strong winds and freezing rain. Winter storms can prevent church members and employees from reaching the facility, leading to a temporary shutdown until roads are cleared. Heavy snow and ice can also cause structural damage and power outages and can strand people in the church building for an extended period of time. On Thursday, December 23, 2004, a winter storm delivered snow and ice to a degree that over 321,000 homes and business were without power across the state of Ohio. Temperatures plummeted to zero in parts of the state by Christmas Day. Sixteen (16) to twenty-four (24) inches of snow accumulated within a two-day period. Heavy snow blocked streets and prevented residents from leaving their houses. For a church without power on Christmas Eve in the middle of a severe winter storm, what was the crisis management, business continuity and disaster recovery plan? If it was anything

similar to the plans of local residents, according to a newspaper article in The Repository, people made an adventure of it. That's all they could do.⁶

Human-caused threats include: bomb incidents, civil disorders (riots), fire and terrorism. Fire is the most likely human-caused threat John Knox Presbyterian Church will face. "Fire is the fourth largest accidental killer in the United States of America, behind car accidents, falls and drowning. Eighty-four percent (84%) of house and building fires are accidental, such as those caused by poor electrical wiring or careless behavior. However, sixteen percent (16%) are set intentionally through arson and/or acts of terrorism. The heat from a fire can melt clothes and scorch the lungs in a single breath. At floor level, temperatures average ninety (90) degrees Fahrenheit, but at eye level rise to 600 degrees. Every year fires cause thousands of deaths and injuries and billions of dollars in property damage."⁷ On Saturday, July 3, 2004, members of Hartville Conservative Mennonite Church disbanded and left the church at 7:42 a.m. leaving windows open after men smelled a "musty" odor. The fire started in a light ballast in the sanctuary. The blaze destroyed the church leaving it in a pile of debris. This congregation's operations relocated to the church's school located three hundred yards behind the debris. Nine (9) months later, the church is being rebuilt on its original site.

Technological emergencies include any interruption or loss of a utility service, power source, information system or equipment needed to keep the church in operation. Being situated on the top of a hill, John Knox Presbyterian Church has been subject to several interruptions or losses of electrical power due to lightning

strikes. The church has also experienced the loss of its main information system, for several days when the computer network server crashed and had to be rebuilt.

The purpose of gathering potential threat data is to create brief scenarios about two or three of the threats that can have very severe effects, and then use these scenarios to determine the church's critical functions and establish the church's priorities for restoring its critical functions.

Creating scenarios is the second step of risk assessment. "A scenario should only be one to two paragraphs so that it can be quickly read and comprehended." ⁸

The following is an example of a tornado scenario for JKPC.

It's a cool, bright, and sunny spring day. Sunday worship services are over.

Everyone has left for their homes. At 3:00 p.m. the clouds darken, rain

begins to fall. Thunder booms. Lightning flashes. After 20 minutes, the

storm subsides. The wind dies down and the air becomes still. In the

distance are clear, sunlit skies. The sound of a roaring train where no rails

exist descends upon the area of Jackson Township where John Knox

Presbyterian Church is located. The skies grow dark. Winds escalate. It's a

tornado! Hours after the tornado touched down and dissipated, the Senior

Pastor and the Church Administrator arrive at John Knox Presbyterian Church

to find the facility has been damaged to the point that they determine it is

unsafe to enter.

This tornado scenario provides a situation where the church is at least temporarily unable to operate in its normal environment with its normal routine.

Given that a tornado destroyed the building, what are the functions that the church is

no longer immediately able to perform? In other words, what is the essence of the church site's function? The answer to this question should be written as a broad statement and serve as the primary purpose for the church's existence in its specific community. Here are some examples of statements of critical functions.

- *“To share the Good News of Jesus Christ with all nations.”*
- *“To make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit.”*
- *“To provide a safe environment for worship, prayer, study, and fellowship.”*

Now that the church's critical functions have been determined and it is understood what threats will affect those critical functions (risk assessment), it is time to build an effective plan for crisis management, business continuity and disaster recovery.

Step Three: Designing an Interim Plan

“Building an effective plan for crisis management, business continuity and disaster recovery will take a great deal of time and resources. There is a considerable amount of information to identify and gather and a significant amount of time and effort required to organize it. Until the primary plan for crisis management, business continuity and disaster recovery comes together, an interim plan will provide a church with some initial protection. Even if disaster planning stops after the interim plan is developed, a church will be better prepared for a crisis or disaster.”⁹

The interim plan is a collection of nine (9) pieces of information stored in a notebook.

These include:

- Risk Assessment
- Access to People
- Access to the Facility
- Contracts
- Vendor List
- Walk-Around Asset Inventory
- Software Asset List
- Hazardous Material Storage List
- Emergency Equipment List

Risk Assessment

Keep the results of the church's risk assessment performed in **Step Two:**

Understanding What Can Go Wrong in this section of the notebook.

Access to People

Include the following lists with home, work, and cell phone numbers for each person in this section:

- an organization chart designating who is responsible for what areas
- a list of all employees of the church
- a list of all of the members of the church

Access to the Facility

Problems will happen in the worst possible places. Wherever the problem occurs, access will be needed. Record the location of the cabinet with copies of all room keys in this section of the notebook. Also, a computer system password is like a key. Usually keyed to the user or administrator ID, it provides unlimited security access to every feature on a computer system. It is needed if the church's computer system ever needs to be shut down or restarted. Also record computer system passwords in this section of the notebook

Contracts

Maintain a list of all contracted agreements in this section. The essential information to be gathered from each agreement includes the following:

- Company Name
- Company Address
- Company Telephone Number
- Church's Customer Number
- Expiration Date of the Agreement
- Description of Item(s) Covered

Vendor List

Maintain a list of all routine vendors in this section of the notebook. Essential information to be gathered includes:

- Company Name
- Company Address
- Company Telephone Numbers

- Description of Item(s) Purchased

Also maintain a list of all public utilities in this section of the notebook. Loss of service from water, sewer, refuse, gas, electric and telephone companies can shut down church operations quickly. Essential information to be gathered includes:

- Company Name
- Company Address
- Company Telephone Numbers
- Church's Customer Number

Also include a list of public safety phone numbers in this section such as, Police, Fire, Ambulance and local hospitals.

Walk-Around Asset Inventory

Log key information on all major equipment in this section of the notebook. A major piece of equipment is one that costs a lot of money, takes a lot of time to replace, or is vital to church operations and is the only one in the building. Key information to be logged includes:

- Manufacturer's Name
- Model Number
- Serial Number
- Location
- Service Vendor

Consider collecting all spare equipment into one location in order to cut down on the number of duplicate spares. Also collect all manuals-hardware, software, and

instruction- into one location in order to reduce the amount of time lost looking for answers.

Software Asset List

Keep a list of all software in this section of the notebook. If a server or critical PC is lost in a fire it is helpful to know what software needs replaced.

Hazardous Material Storage List

“Substances that are flammable or combustible, explosive, toxic, corrosive, an irritant, or radioactive are considered hazardous materials. Federal laws regulate the packaging, labeling, handling, storage and transportation of hazardous materials and require the furnishing of information about the quantities and health effects of materials used.”¹⁰ Keep a list of hazardous materials and where they are stored on the premises in this section of the notebook. If there is a fire, building collapse or flood, this list will help to warn people to stay away from that area.

Emergency Equipment List

Keep a list of emergency equipment in this section of the notebook. Key information to be gathered includes:

- Electrical Panel Location(s)
- Water Valve Shutoff Location(s)
- Natural Gas/Propane Gas/Oil Valve Shutoff Location(s)
- Sprinkler System Controls
- Fire Extinguisher Location(s)

This is the Interim Plan for Crisis Management/Business Continuity/Disaster Recovery. It must be useful to anyone involved in crisis management, business

continuity, and/or disaster recovery at the church. Readability, accuracy and clarity are important. All documents should be dated and updated as needed. A copy of this notebook should be kept offsite as well as onsite, since crises do not always happen at normal business hours.

Step Four: Creating an Emergency Operations Center

No matter when a crisis occurs, it is important to have a home base of operations- a place that allows a church's management to re-establish organizational leadership, allocate resources and focus on crisis management, business continuity and disaster recovery. This command center minimizes the disruption of church management and leadership caused by the chaos of the crisis.

“An emergency operations center is a physical place where all communications of the crisis management, business continuity and disaster recovery efforts are focused. It is a known place where all interested parties can report in the status of the crisis management, business continuity and disaster recovery effort. It also is a place where outgoing communication to church members, church vendors and the general public can take place. Another key function of the emergency operations center is to provide administrative support to the crisis management, business continuity and disaster recovery effort, such as purchasing, public relations, safety, and site security.

The phrase ‘a known place’ is important. When a threat turns into a crisis or disaster, there is little if any time to announce to everyone where the emergency operations center will be. It is too late then. In a church, the emergency operations

center should be the logical place where people would turn for information or assistance.”¹¹

At John Knox Presbyterian Church, the church office, which houses the senior pastor, the church secretary and the church business administrator would serve as the primary emergency operations center. If the church office is not accessible, then an emergency operations center would be established six (6) miles from the current facility at Christ Presbyterian Church, 530 Tuscarawas Street West, Canton, OH 44702, (330) 456-8113. The Alternate Worship Location for JKPC would be one-half (½) mile from the current facility at Lake Cable Elementary School, 5335 Villa Padova Drive NW, Canton, OH 44718, (330) 494-8171. Contacts are: Cheryl Haschak, Superintendent of Jackson Local Schools, and Robert Glassburn, Assistant Superintendent of Jackson Local Schools, (330) 830-8000.

It is important that an emergency operations center be equipped with the following items:

Electricity	Portable Radios
Emergency Lighting	Telephones & Telephone Books
Toilet Facilities	Fax Machine
Medical Kits	Copier
Office Supplies	Paper Shredder
PC Workstations and Printers	Video Camera
Tables and Chairs	Camera
Filing Cabinets, Bookcases	Copy of the Interim Plan for Crisis Management/Business Continuity/Disaster Recovery
Waste Baskets	

The goal of an emergency operations center is to help return the church to normalcy as quickly as possible. While damage to the church from a crisis or disaster cannot be eliminated, a well-developed plan for crisis management,

business continuity and disaster recovery that includes plans for an emergency operations center will dramatically reduce recovery time and speed the return to business as usual.

There are three essential functions of an emergency operations center- to command, to control, and to communicate. The primary function of the emergency operations center is command. A disaster, like any traumatic surprise, is full of chaos. The emergency operations center must make decisions about containment activities based on very limited amounts of information. If the command center does not pull all-important decision making into it, then there will be small pockets of people making potentially hazardous and expensive decisions for the church. Command activities include: gathering damage assessments, developing action plans based on damage assessments and assigning scarce resources where they will do the most good at that point in time. It is crucial that a decisive person(s) be in command of the emergency operations center.

The secondary function of the emergency operations center is control. Control involves obtaining and dispatching resources based on the direction of the Emergency Operations Center Command. Control handles all the administrative duties necessary for implementing the directions of Command. Control activities include:

- Ordering materials.
- Tracking the effort.
- Implementing the allocation and reallocation of resources.
- Gathering and summarizing raw information for ongoing damage assessment.

- Ensuring that the emergency operation center is available for all to use
Intermingled with the primary and secondary functions of the emergency operations center is communication. Communication travels inwardly as well as outwardly. Inward communication will become Command's primary tool to mobilize teams toward a specific action. Outward communication will flow to the church's members, to the church's vendors, to the general public and to the news media.

Step Five: Accounting for Interaction with the Media

In addition to planning for crisis and disaster, accounting for interaction with the media must also become an integral component of the crisis management, business continuity and disaster recovery process. It is important for a church to develop strategies for dealing with the media. "Essential from a public relations perspective, a church must be able to respond to calls, questions and, at times, onsite visits from both the print (newspapers and magazines) and the broadcast (television and radio) media.

Failure to respond to media queries through avoidance or the very questionable 'No Comment' response (which implies either guilt or cover-up), will not prevent a church's crisis or disaster occurrence from being told. Since the 'story' ultimately will – and oftentimes quickly – find its way into homes, cars, suppliers, distributors, employees and church members, it is critically important that only valid and responsible information be conveyed to these various audiences.

In the event of a crisis or disaster situation, or at some point during or subsequent to the actual occurrence, the church may be contacted by the media for either a statement or interview. When calls such as these are received, they should

be immediately directed to the designated spokesperson. In large companies, the public relations director or marketing manager is the authorized spokesperson. The church must predetermine who will serve as the official public relations officer. Once the determination has been made, key points in the following areas should be included in the church's media procedures:

- Calls from the Media to the Church
- Discussion Points
- Protocol
- Press Releases
- Radio and Television Spots
- Voice Mail and Telephone Answering Devices

Calls from the Media to the Church

All press inquiries should be directed to the designated spokesperson. All employees should be directed to refer all media calls to that person. The designated spokesperson should consider the following questions before responding to the media call:

- Who is the reporter?
- What is the newspaper/station/channel?
- What is the deadline?
- What is the subject of the interview?
- When will the news story be published or aired?

The spokesperson must establish at the outset that in talking with the media the discussion will be directed to church members, potential church members, and

the community at large. The spokesperson should treat the subject with low-key, matter-of-fact answers that sap the subject of scare potential. Clear, concise and understandable language should always be used. All questions should be answered with total candor. If answers cannot be provided, the authorized spokesperson should say so. The reporter should be informed that the information will be provided after it is obtained. Once the information is obtained and prepared by the spokesman, the reporter must be contacted. All promises must be kept! No one should be pressured into responding to a question they are not qualified or prepared to give. The spokesperson should always assume that any response will find its way into print.

Discussion Points

The designated spokesperson should be prepared to discuss three points:

- The nature of the occurrence
- The impact of the occurrence on church operations
- The actions the church is taking to minimize the impact

Protocol

The spokesperson should follow the following protocol at all times:

- State important facts at the beginning of the interview.
- Ensure fairness and accuracy at all times.
- Never offer 'off-the-record' comments.
- Never exaggerate facts.
- Never demand approval of a report.
- Never use pressure tactics to get something printed or broadcast.

- Never use pressure tactics to keep something out of print or off the air.

The media as a resource can effectively 'promote' a company's recovery efforts if 'newsworthy' information is made available. Newsworthy information can be provided to the media in various forms, including press releases and news conferences, as well as purchasing newspaper advertisements and broadcast commercial time to deliver important messages. Each of these should be considered in the overall damage control planning effort.

Press Releases

A press release is a written statement of any current activity in a company or organization. The release can describe new products, services, senior staff appointments or changes, or any topic currently receiving attention, including a crisis or disaster occurrence.

In the event of a crisis or disaster occurrence, the press release can be used to notify, update, inform and reassure the public at large about continued operations in the wake of the crisis or disaster. A positively written, and most importantly truthful statement released to the public through the media can place the church in a pro-active position, contingent upon the activation of all other preparedness components. There are several general guidelines for writing a press release.

They include:

- Type in single space the church's name, the name of the church's spokesperson and the spokesperson's telephone number in the upper left corner of the first page. Since media facilities and reporters do not follow a standard '9

to 5' routine, also include an 'after-hours' number where the church's spokesperson can be reached.

- Indicate in bold type the release date of the story, per the following example:
FOR RELEASE: Sunday, February 6, 2005.
- The body of the release, without a headline, should be started about a four lines below the release date. The first word, in bold caps, should be the name of the community from which the release is originating (e.g.) NORTH CANTON. The white space above provides space for editing or hand-written answers to questions concerning the release when the reporter talks with the spokesperson.
- The body copy should be double-spaced.
- Only one side of the paper should be used.
- The information should be kept as brief as possible, including all the needed factual information and refraining from 'ad-libs'.
- If the release must be continued on another page, do not end the page in the middle of a paragraph. If the page cannot accommodate an entire paragraph, start the paragraph at the beginning of the next page.
- If the release has more than one page, write 'more' at the end of page one. At the top of the next page, write Page 2.
- End the release with the word 'End.'

Radio and Television Spots

There are occasions which may call for broadcast coverage, particularly when the information needs to be disseminated immediately or broadcast media wants to do a follow-up story on an event, which impacts a community and its citizens. For

example, if a church is forced to relocate to an alternate site, the media (both print and broadcast) may want to do an interview at the alternate site to report on the “progress” of the recovery efforts. Such an interview can provide a sense of closure to an event, particularly if the event in question has major implications for a community and its citizens. Often, this sense of closure is important for its psychologically ‘healing’ effects. Oftentimes It can signify new beginnings, re-birth and a moving forward.

Since not all situations are necessarily ‘media events’, it may be important for the church to ‘feed’ its public with positive information on church operations. Utilizing the media can be an effective means for doing so. However, a note of caution is in order. A church should never attempt to manipulate the media. Any and all media efforts that are undertaken must be done in a genuine, ethical and judicious manner.

The key to effectively writing the broadcast script is to remember that the copy must be written as if it were intended to be spoken. Unlike the printed word, the broadcast audience cannot reread a sentence or paragraph. Therefore, the script must be written for the ear and not the eye. Also, broadcast style dictates that remarks be attributed at the beginning of a news release so the listener knows from the beginning who is making the comments.

For example, when a church wants to announce the return to its original facility, which was gutted by fire, the copy should read: *‘Kristi Dewell, Church Administrator of John Knox Presbyterian Church, announced today that the church is ‘coming home’.*

All broadcast copy must be accompanied by 'pronouncers', which are used by the news announcers to ensure correct pronunciation. Using the above example, the copy would be submitted to radio / television stations as follows: *'Kristi Dewell, (pronounced dool) Church Administrator of John Knox Presbyterian Church, announced today that the church is 'coming home.'*

Radio and television stations will edit and rewrite copy. However, the less editing/rewriting they have to do to the submitted material, the better the chance that it will be used and that the meaning of the copy will not be inadvertently altered.

Voice Mail and Telephone Answering Devices

In the event that a crisis or disaster occurrence forces the relocation of a church to an alternate site, the church's after-hours voice mail response should announce the temporary location. A calm, pleasant and reassuring voice should identify the church and mention normal working hours of the new location as well as worship service and Sunday school times. The suggestion to leave name, number and brief message should be included in the response to the after-hours caller.

All calls should be promptly returned the next business day or as soon as possible, so that members are assured that their needs will be met, despite the crisis or disaster occurrence. An appropriate voice mail response might say; *'Thank you for calling John Knox Presbyterian Church. Church office hours are from 8:30 a.m. to 4:30 p.m. at our new, temporary location within Christ Presbyterian Church located at 530 Tuscarawas Street West, Canton, OH 44702. Come worship with us on Sunday mornings at 9:00 and 11:15 at Lake Cable Elementary School, located at 5335 Villa Padova Drive NW, Canton, OH 44718. Please call again or leave your*

*name, phone number, and a brief message. Your call is appreciated and will be returned. Thank you for calling John Knox Presbyterian Church”*¹²

Step Six: Writing the Primary Plan

Now that the risk assessment is complete, an interim plan for crisis management, business continuity and disaster recovery is in place, an emergency operations center has been discussed and interaction with the media has been taken into consideration, it is time to write the primary plan for crisis management, business continuity and disaster recovery. “Writing the primary plan is as simple as telling a story to someone. It is the story of what to do in a given crisis or disaster. It addresses the basic concepts of who, what, when, where, why and how.

Throughout the primary plan writing process, it is important to keep in mind that crises affect people in different ways. Some will panic, some will sit and wait for the expert, some will make excuses and leave and some will take charge. The goal of a crisis management, business continuity and disaster recovery plan is to minimize the chaos by providing some direction to the people onsite to get them started on containment and recovery. Writing a plan is simply documenting before the fact what should be done when a disaster strikes.”¹³

“Write the primary plan in the same way as if you were standing in front of someone explaining it. Start with an overview and then add details. Imagine that you are in a room when the crisis occurred. Also imagine there are several people in the room who will follow your directions. Now imagine that you can speak but cannot move or point. Write the plan conversationally in the same way you would tell someone to do these things.”¹⁴

One format to follow is the Know, Expect and Do format. Using this format, create a chapter for each potential threat in the church's risk assessment. Each chapter will have three sections -Know, Expect and Do.

"The Know section educates the reader. This section provides some very basic facts and background about the type of threat the reader will seek to prepare for and manage.

The Expect section engages the reader. This section moves the reader beyond a casual awareness and comes to grips with the potential conditions and outcomes of a given threat, should it occur- preparing the reader emotionally for what may take place.

The Do section equips the reader. This section is an orderly plan of action, with specific steps to take in response to a real crisis event."¹⁵

After writing the potential threat chapters, add the Emergency Operations Center Location and List of Supplies for the Emergency Operations Center, as well as the nine (9) pieces of information from the Interim Plan for Crisis Management, Business Continuity, and Disaster Recovery. Add the information Dealing with the Media in **Step Five: Accounting for Interaction with the Media**. Also add Church Insurance Information, a DVD, Videotape, or Still Photographs of the Church Facility, Church Data Back-Up Tape(s) and Blueprints of the Church Facility.

Place all of these items in a notebook or combination of a notebook and plastic storage container. This is the written Primary Plan for Crisis Management, Business Continuity and Disaster Recovery. The written primary plan for crisis

management, business continuity and disaster recovery for John Knox Presbyterian Church can be found in the Appendix.

Like the interim plan, this plan must be useful to anyone involved in crisis management/business continuity/disaster recovery at the church. Readability, accuracy and clarity are important. All documents should be dated and updated as needed. A copy of this plan should be kept offsite as well as onsite, once again, because crises do not always happen at normal business hours.

Planning for disaster is a fluid process. Everything does not turn out perfectly the first time. Testing the primary plan will help verify what is written and will point out gaps in the plan. This plan is a living document, changing as the church grows and changes.

Step Seven: Testing the Written Plan

“Testing proves that a plan will work. Every problem is different, but a plan that is tested has a much higher possibility of succeeding over a plan that has never been proven. Crisis management, business continuity and disaster recovery plan testing falls into three categories:

- Tabletop testing
- Small-problem testing
- Full-scale testing.”¹⁶

Tabletop testing allows for review and testing a plan under different scenarios, without creating a disruption to church business. Small-problem testing accounts for the numerous problems that pop up from time to time that are not full-

blown emergencies but can provide an opportunity to test parts of the plan. An example would be during a power outage.

Full-scale testing involves pulling the plug on some part of the operation and letting the disaster recovery plan kick in. For obvious reasons this is rarely done. However, relocation to a new facility is a great opportunity to completely test a crisis management, business continuity, and disaster recovery plan. Many of the activities necessary during relocation are the same as those required in a disaster. New machines may need to be purchased, servers are down for some period of time, new communications infrastructure needs to be built, data needs to be restored, etc.

“No plan can be called complete until it has been tested. Beyond the initial testing, ongoing testing is critical to ensure that the plan is kept up to date. As the church grows and evolves, the crisis management, business continuity and disaster recovery plan must be updated to incorporate the necessary changes. Periodic testing validates these changes and keeps everyone aware of their responsibilities when disaster strikes.”¹⁷

Conclusion and Evaluation

In today's times, crises and disasters will strike. And when they do a church's operations just as importantly as a business's operations must continue. When a crisis or disaster strikes, a plan more elaborate than shouting for “HELP” is needed. At the time of the writing of this paper, for nine (9) out of ten (10) Presbyterian churches in the Canton, Ohio vicinity, shouting, “HELP!” is indeed their plan. All ten congregations agree that a plan for disaster is needed. John Knox Presbyterian Church is in the process of writing a plan for crisis management, business continuity

and disaster recovery. However, the other nine (9) Presbyterian churches have not placed enough importance on this topic to initiate writing their plans. For these congregations, the perceived time and effort involved in creating such a plan is intimidating. Fortunately, time and effort can be greatly reduced by following the seven steps in this guide. In seven steps, a church business administrator can design a written plan for crisis management, business continuity and disaster recovery. By having a written plan for disaster in place, a congregation will continue worshiping, discipling, evangelizing, doing mission work, and caring for believers as well as non-believers in a particular community, rather than being one of the victims needing assistance when a crisis or disaster strikes. Thus, the ministry of a particular church in a particular area will continue with minimal interruption.

At the moment Jesus gave the Great Commission to the eleven disciples on a mountain in Galilee (Matthew 28: 16-20) birth pains of the Christian church began. On the Day of Pentecost, the 12 apostles were filled with the Holy Spirit and the Christian church was born. (Acts 2: 1-12). And in Acts 20: 28-29, the apostle, Paul, advises believers to be stewards of the Christian church saying to the Ephesian elders, "Keep watch over yourselves and all the flock of which the Holy Spirit has made you overseers. Be shepherds of the church of God, which He bought with His own blood. I know that after I leave, savage wolves will come in among you and will not spare the flock." Modern-day wolves in the form of crises or disasters can slow down or even halt the work of a Christian church. Having a Plan for Disaster in place simply makes sense. A church even more importantly than a business must be able to continue its critical functions in a community regardless of the

circumstances encountered. Whereas a business's critical functions were determined by man, God mandated the church's critical functions as recorded by Matthew when Jesus said, "All authority in heaven and on earth has been given to me. Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age."(Matthew 28: 16-20) Consequently, sharing the Good News of Jesus Christ with all nations, Making disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and providing a safe environment for worship, prayer and study must continue at all cost. God built the church and made man responsible for its care. A plan for disaster is a simple means for man to ensure the church's continued existence in a particular community in the event of a crisis or disaster.

APPENDIX

A PLAN FOR DISASTER

JOHN KNOX

PRESBYTERIAN CHURCH

BY

KRISTI S. DEWELL
CHURCH ADMINISTRATOR

MAY 2005

TABLE OF CONTENTS

Emergency Operations Center Location and List of Supplies for the Center.....	36
Risk Assessment.....	38
Potential Threat: Flood.....	39
Potential Threat: Tornado.....	40
Potential Threat: Severe Winter Storm.....	42
Potential Threat: Fire.....	44
Potential Threat: Loss of Utility.....	46
Access to People.....	47
Access to the Facility.....	50
Contracts.....	51
Vendor List.....	52
Walk-Around Asset Inventory.....	66
Software Asset List.....	67
Hazardous Material Storage List.....	68
Emergency Equipment List.....	69
Dealing with the Media Information.....	70
Insurance Information.....	72
DVD, Videotape, or Still Photographs of Church Facility.....	77
Data Back-Up Tape(s).....	78
Blueprints of Church Facility.....	79

Emergency Operations Center Location

JKPC Office Location will be at

Christ Presbyterian Church
530 Tuscarawas Street West
Canton, OH 44702
(330) 456-8113

JKPC Worship Location will be at

Lake Cable Elementary School
5335 Villa Padova Drive NW
Canton, OH 44718
(330) 494-8171

Cheryl Haschak, Superintendent of Jackson Local Schools
Robert Glassburn, Assistant Superintendent of Jackson Local Schools
(330) 830-8000

List of Supplies for the Center

Electricity
Emergency Lighting
Toilet Facilities
Medical Kits
Office Supplies
PC Workstations and Printers
Tables and Chairs
Filing Cabinets and Bookcases
Waste Baskets
Portable Radios
Telephones and Telephone Books
Fax Machine
Copier
Paper Shredder
Video Camera
Camera
Copy of the Interim Plan for Disaster

Emergency Operations Center Location

Emergency Response Team

Cheyney, Shirley

4904 South Blvd NW
Canton, OH 44718

Home Phone: (330) 493-6110
Work Phone (330) 494-9479
Cell Phone ()
E-Mail Address.....cheyneys@jkpc.org

Snyder, Jerry

8175 Staten Cir Nw
North Canton, OH 44720-5154

Home Phone: (330) 854-3938
Work Phone (330) 494-9479
Cell Phone ()
E-Mail Address.....snyderj@jkpc.org

Dewell, Kristi

2933 Ellis Ave. NE
Canton, OH 44705

Home Phone: (330) 452-2245
Work Phone (330) 494-9479
Cell Phone (330) 265-9688
E-Mail Address.....dewellk@jkpc.org

Harris, Larry

5268 Shamrock St NW
North Canton, OH 44720

Home Phone: (330) 494-7038
Work Phone ()
Cell Phone (330) 323-4514
E-Mail Address.....lharris5sr@neo.rr.com

Patton, Doug

5233 Echoglenn Ave NW
North Canton, OH 44720-7460

Home Phone: (330) 499-3214
Work Phone (330) 494-9479
Cell Phone (330) 327-6094
E-Mail Address.....dpatton@neo.rr.com

Schwabe, Walt

7800 Hardin St NW
Massillon, OH 44646-9358

Home Phone: (330) 854-2170
Work Phone ()
Cell Phone ()
E-Mail Address.....schwabew@cs.com

Risk Assessment

The Critical Functions of John Knox Presbyterian Church

1. To share the Good News of Jesus Christ with all nations.
2. To make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit.
3. To provide a safe environment for worship, prayer, study and fellowship.

Potential Threats to John Knox Presbyterian Church

1. Flood
2. Tornado
3. Severe Winter Storm
4. Fire
5. Loss of Utility

Potential Threat: Flood

KNOW

Floods are the most common and widespread of all natural disasters--except fire. Most communities in the United States have experienced some kind of flooding after spring rains, heavy thunderstorms or winter snow thaws. A flood, as defined by the National Flood Insurance Program is: A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from: overflow of inland or tidal waters, unusual and rapid accumulation or runoff of surface waters from any source, or a mudflow. The collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood.

Floods can be slow or fast-rising but generally develop over a period of days.

Floods are the most common and widespread of all natural disasters.

Most communities in the United States of America will experience some degree of flooding after spring rains, heavy thunderstorms or winter snow thaws.

Flash floods, however, are like walls of water that develop in a matter of minutes. Flash floods can be caused by intense storms or dam failure.

EXPECT

It is most likely that the impact of a flood becomes a crisis only in the case of inadequate preparation or forewarning. With forewarning, preparation ahead of time can lessen the possible damage to property and injury to people. Continuous weather updates will be announced on the National Weather Service radios and on most local TV and radio stations.

Power outages may occur during severe weather.

DO

1. Call 911.
2. Call the Church Administrator at (330) 452-2245 home or (330) 265-9688 cell.
3. Call the Senior Pastor at (330) 499-3214 home or (330) 327-6094 cell.
4. Call the Building & Grounds Chairperson at (330) 494-7038 home (330) 323-4514 cell.
5. A member of the Emergency Response Team will shut off power to building if fire danger exists.
6. A member of the Emergency Response Team will identify location of any injured people and will prepare access for incoming emergency personnel.
7. The Emergency Response Team will facilitate the completion of a building evacuation, including utilization of alternate exit routes, if necessary
8. A member of the Emergency Response Team shall seek to establish a sense of order and reassurance and calm all affected people as soon as possible.- Specifically declaring that (1) The event is over, (2) Everyone is now safe, (3) The facts to the extent known.
9. The Emergency Response Team and Church Staff will assess any damage to church property to determine whether programs may or may not continue.
10. Emergency Response Team and Church Staff will meet to review the incident and determine the next steps.
11. Notify the Church Legal Counsel.
12. Notify the Church Insurance Agent
13. Refer to Emergency Operations Center Location and List of Supplies for the Center.

Potential Threat: Tornado

KNOW

A tornado is a violent windstorm characterized by a twisting, funnel-shaped cloud, which extends to the ground with whirling winds that can reach 300 mph. It is spawned by a thunderstorm (or sometimes as a result of a hurricane) and produced when cool air overrides a layer of warm air, forcing the warm air to rise rapidly. The damage from a tornado is a result of the high wind velocity and wind-blown debris. Tornadoes can uproot trees and buildings and turn harmless objects into deadly missiles in a matter of seconds. Tornado season is generally March through August, although tornadoes can occur at any time of year. They tend to occur in the afternoons and evenings: over 80 percent of all tornadoes strike between noon and midnight. They occur with little or no warning.

Ohio averages sixteen (16) tornadoes and five (5) tornado-related fatalities a year.

The cutting path can be only a few dozen yards wide and the touch down only brief. However, violent storms may carve a path of destruction over a mile wide and as much as 50 miles long.

The severity of a tornado is measured on the Fujita ("F") Scale as follows:

- F 0 – "Gale," winds 40 to 72 mph, damage to chimneys and branches
- F 1 – "Moderate," winds 31 to 112 mph, damage to roofs, autos, mobile homes
- F 2 – "Significant," winds 113 to 157 mph, considerable damage to homes, trees
- F 3 – "Severe," winds 158 to 206 mph, severe damage to walls, roofs, vehicles
- F 4 – "Devastating," winds 207 to 260 mph, houses leveled, cars blown distances
- F 5 – "Incredible," winds 261 to 318 mph, buildings disintegrated, cars as missiles
- F 6 – "Inconceivable," winds 319 mph to Mach 1, total, complete destruction

The National Weather Service predicts the likelihood of tornadoes as a result of monitoring atmospheric conditions. (It is wise to respect and monitor conditions of severe thunderstorms, since it is those storms that spawn tornadoes.) A TORNADO WATCH is issued when severe thunderstorms are developing with conditions that may produce a tornado. Safety plans should be reviewed during times of watches. A TORNADO WARNING is issued when a tornado has been sighted in the area or indicated by weather radar.

EXPECT

Besides radio broadcast alerts, there are observable tornado danger signs. These include:

- an approaching cloud of debris with or without a "funnel"
- previous winds dying down and the air becoming very still
- the sound of a loud roar of wind and debris, often described as similar to a "freight train"

Note that these signs generally occur near the end of a thunderstorm, perhaps with clear skies in the distance.

Warnings of tornadoes may give a very limited time to react. When not monitoring a radio, the approach of a tornado may likely be very sudden. Life and death decisions must be made in a very short amount of time. The most likely cause of damage, injury or death from a lower scale tornado is contact with normally harmless objects that the wind has turned into deadly missiles. In most cases it is the debris, not the wind itself that causes the harm.

The warning of a local, approaching tornado may bring on a heightened sense of fear and anxiety as the responding safety plan is put into motion. It is critical, however, that all remain calm so that safety measures may be completed.

Medical conditions such as asthma attacks and seizures can be brought on by anxiety.

An extended amount of time (hours) may be required in the "safe" locations until weather conditions change enough to cancel the warning.

Potential Threat: Tornado

Because the actual tornado event typically occurs suddenly and with resultant, sometimes severe, destruction, it is not uncommon for people to panic or become traumatized. A general sense of confusion may result, along with potential injuries or fatalities.

Missing people may result from direct storm effects.

Injuries may include disorientation and shock, which may result in people wandering from the site

The interior and exterior contents of the building may be in complete and total disarray.

Expect all glass to be shattered.

Parking areas and access lanes may be blocked from over-turned vehicles.

Vehicles may be found inside buildings.

In contrast, other nearby buildings may be completely intact and unharmed.

DO (TORNADO WATCH)

1. When the National Weather Service radio broadcast issues a "watch" the Emergency Response Team shall be put on alert and continue to monitor conditions.
2. A member of the Emergency Response Team shall be prepared to shut off the building's main gas supply line.
3. All building occupants shall be prepared to go to designated safe areas.

DO (TORNADO WARNING)

1. When the National Weather Service radio broadcast issues a "warning" the Emergency Response Team shall facilitate the movement of building occupants designated safe areas.
2. A member of the Emergency Response Team shall shut off the building's main gas supply during the Warning period.
3. The "duck and cover" position (kneel with head down, hands covering head) shall be practiced by everyone once in place. All should get in the position if the storm approaches.
4. Remain in safe areas until the National Weather Service cancels the Warning period.

DO (IN CASE OF ACTUAL TORNADO)

14. Call 911.
15. Call the Church Administrator at (330) 452-2245 home or (330) 265-9688 cell.
16. Call the Senior Pastor at (330) 499-3214 home or (330) 327-6094 cell.
17. Call the Building & Grounds Chairperson at (330) 494-7038 home (330) 323-4514 cell.
18. A member of the Emergency Response Team will shut off power to building if fire danger exists.
19. A member of the Emergency Response Team will identify location of any injured people and will prepare access for incoming emergency personnel.
20. The Emergency Response Team will facilitate the completion of a building evacuation, including utilization of alternate exit routes, if necessary. In the event that building damage prevents evacuation, people are to take cover under a desk or table to protect from the potential for falling glass or debris.
21. A member of the Emergency Response Team shall seek to establish a sense of order and reassurance and calm all affected people as soon as possible.- Specifically declaring that (1) The event is over, (2) Everyone is now safe, (3) The facts to the extent known.
22. The Emergency Response Team and Church Staff will assess any damage to church property to determine whether programs may or may not continue.
23. Emergency Response Team and Church Staff will meet to review the incident and determine the next steps.
24. Notify the Church Legal Counsel and the Church Insurance Agent
25. Refer to Emergency Operations Center Location and List of Supplies for the Center.

Potential Threat: Severe Winter Storm

KNOW

Winter storms can range from a moderate snow over a few hours to a blizzard with blinding, wind-driven snow that lasts for several days. Many winter storms are accompanied by dangerously low temperatures and sometimes by strong winds, icing, sleet and freezing rain.

Heavy snow can immobilize a region and paralyze a city, stranding commuters, closing airports, stopping the flow of supplies, and disrupting emergency and medical services. Accumulations of snow can cause roofs to collapse and knock down trees and power lines.

Heavy accumulations of ice can bring down trees and topple utility poles and communication towers. Ice can disrupt communications and power for days while utility companies repair extensive damage. Even small accumulations of ice can be severely dangerous to motorists and pedestrians. Bridges and overpasses are particularly dangerous because they freeze before other surfaces.

Severe cold can cause much harm, causing pipes to freeze and possibly burst. Exposure to cold can cause frostbite and life-threatening hypothermia. Frostbite is the freezing of body tissue, and it most frequently affects fingers, toes, earlobes, and the tip of the nose. Hypothermia begins to occur when a person's body temperature drops to 3° below its normal temperature. On average, a person would begin to suffer hypothermia if his or her temperature dropped to 96° F (35.6° C). Cold temperatures can cause hypothermia in anyone who is not adequately clothed or sheltered in a place with adequate heat. Hypothermia can kill people, and those who survive hypothermia are likely to suffer lasting ill effects. Infants and elderly people are the most susceptible.

Winter flooding can result from winter storms or long periods of cold temperatures, and it can cause significant damage and loss of life. Long cold spells can cause rivers and lakes to freeze so that when a rise in the water level or a thaw breaks the ice into large chunks, the chunks become jammed at man-made and natural obstructions. These ice jams can act as dams, resulting in severe flooding. In addition, the sudden thawing of a heavy snow pack can often lead to flooding.

EXPECT

Winter Storm Watch means that severe winter conditions, such as heavy snow and/or ice, may affect your area, but its occurrence, location and timing are still uncertain. A winter storm watch is issued to provide 12 to 36 hours notice of the possibility of severe winter weather.

Winter Storm Warning is issued when 4 or more inches of snow or sleet is expected in the next 12 hours, or 6 or more inches in 24 hours.

Blizzard Warning means that snow and strong winds will combine to produce a blinding snow (near zero visibility), deep drifts, and life-threatening wind chill.

Potential Threat: Severe Winter Storm

DO (WINTER STORM WATCH)

1. When the National Weather Service radio broadcast issues a "watch" the Emergency Response Team shall be put on alert and continue to monitor conditions.
2. All building occupants shall be prepared to go to designated safe areas.

DO (WINTER STORM WARNING)

1. When the National Weather Service radio broadcast issues a "warning" the Emergency Response Team shall facilitate the movement of building occupants to designated safe areas.
2. Remain in safe areas until the National Weather Service cancels the Warning period.

DO (BLIZZARD WARNING)

1. Call the Church Administrator at (330) 452-2245 home or (330) 265-9688 cell.
2. Call the Senior Pastor at (330) 499-3214 home or (330) 327-6094 cell.
3. Call the Building & Grounds Chairperson at (330) 494-7038 home (330) 323-4514 cell.
4. Emergency Response Team and Church Staff will meet to review the incident and determine the next steps.
5. Listen to NOAA Weather Radio or a local radio or television station for updated information.

Potential Threat: Fire

KNOW

Fire occurs as a result of an ignition source acting on combustible material in the presence of oxygen. Some typical furniture (at 595-740 degrees) or paper products (at 430 degrees) will spontaneously combust. Most injuries in a fire occur as a result of the loss of oxygen, which has been consumed by the fire and replaced by smoke and products of combustion.

The primary elements to deal with in a fire are lack of oxygen, extreme heat (from 600 up to 2000 degrees), lack of visibility (due to smoke), and general disorientation, confusion, and panic.

The coolest temperatures, the highest visibility, and the most oxygen will be near the floor. Therefore, evacuation plans should incorporate the potential for having to crawl to safety. A ready knowledge of the location of all alarm pull stations, fire extinguishers, and exit routes is essential. Doors that are hot to the touch, even if only hot at the top, should not be opened. Exit another way!

The Church Administrator should coordinate with local fire authorities for training and orientation for fire fighting plans. The Church Administrator should identify all fire hazards at the facility. These could include empty flammable containers, flammable fluid or gas storage areas, enclosed storage areas where chemicals or other combustibles are stored or other housekeeping chemicals that may cause a fire hazard.

Note that propane liquid expands 500 times its volume when it catches fire!

Evacuation routes should be current and posted in each classroom and office area.

Unannounced fire drills should be conducted on a routine basis.

EXPECT

The breakout of a fire typically causes immediate fear, confusion, and heightened alarm. Screams, commotion, and the piercing sound of the fire alarm may hamper initial communication of instructions.

If the area where the fire occurred is served by a sprinkler system, the sprinkler head(s) will open and large volumes of water will spray into the room when the temperature at the ceiling reaches approximately 155 degrees. This can cause further alarm and increase disorientation.

Eyes will burn from the smoke, there will be difficulty breathing, and there will be dangers from broken glass and falling debris. It is not uncommon for people to panic in a fire and run back into the building to hide, or suffer a severe asthma attack or seizure, or faint.

Depending on the location of the fire, unconventional exit ways may be necessary including exiting via a window that would need to be broken out. Exterior traffic access lanes may be blocked for long periods of time by fire apparatus and hoses that cross the roadway. The fire company will set up a command post near the subject building and will need a communication link with the church at that location. Exterior sidewalks and exiting pedestrian walkways will be impacted by hoses and fire crews.

Heart attacks occur with high frequency at a fire scene. Heat, smoke, high humidity, and stress all combine to overwork a person's heart and lungs.

As a result of a fire as small as a Styrofoam plate in a lunchroom, an entire floor or building may be inaccessible for hours or days because of the permeating acrid smoke and products of combustion. Frequently the most damage from a small or modest fire results from the effects of smoke and water. Rooms that may not have been touched by the fire at all may still be rendered unusable because of other conditions of the building environment.

Depending on the nature and severity of the fire, the event may draw media attention.

Potential Threat: Fire

DO

1. Call 911.
2. Call the Church Administrator at (330) 452-2245 home or (330) 265-9688 cell.
3. Call the Senior Pastor at (330) 499-3214 home or (330) 327-6094 cell.
4. Call the Building & Grounds Chairperson at (330) 494-7038 home (330) 323-4514 cell.
5. If an opening sprinkler head has not already sounded the fire alarm, activate a pull station.
6. A member of the Emergency Response Team will make a sweep of the building to insure everyone has exited.
7. When the fire alarm sounds, all activity should cease, all doors should be closed and everyone should proceed to the exit.
8. Keep a minimum of 100 feet from the building.
9. Report the names of any missing people to the Emergency Response Team.
10. A member of the Emergency Response Team will assess the location and severity of the fire and will assist with the building evacuation process, including the imposing of alternate routes, if necessary.
11. Update 911 with location and severity of the fire.
12. A member of the Emergency Response Team will identify and clear access traffic lanes for incoming emergency vehicles.
13. A member of the Emergency Response Team will meet the incoming firemen at the fire command station. He or she will also report the headcount status to the fire commander in charge.
14. After communicating with the fire commander, the Emergency Response Team will give instructions to all affected people as to where to go and what to do next.
15. No one will be allowed to return to the building until an all clear has been given by the fire department.
16. The Emergency Response Team will gain information from the fire commander as to what areas of the building will be "off limits" as a result of the event, and will present this information to church staff for immediate planning purposes.
17. The Emergency Response Team and Church Staff will assess any damage to church property to determine whether programs may or may not continue.
18. Emergency Response Team and Church Staff will meet to review the incident and determine the next steps.
19. Notify the Church Legal Counsel.
20. Notify the Church Insurance Agent.
21. Refer to Emergency Operations Center Location and List of Supplies for the Center.

Potential Threat: Loss of Utility

KNOW

The failure of a utility becomes a crisis when all persons in the building find themselves without water or electrical power. For example, a contractor breaking a nearby water main could render the church without drinking water or operating restroom facilities. A contractor breaking a nearby power distribution line could render the church without lights and heat/air conditioning.

In the event of loss of water to the church, contact Aqua Ohio, Inc. at (330) 833-4156

In the event of loss of power to the church, contact American Electric Power at (888) 710-4237.

EXPECT

The loss of power or water for an extended period of time will likely result in the building being closed.

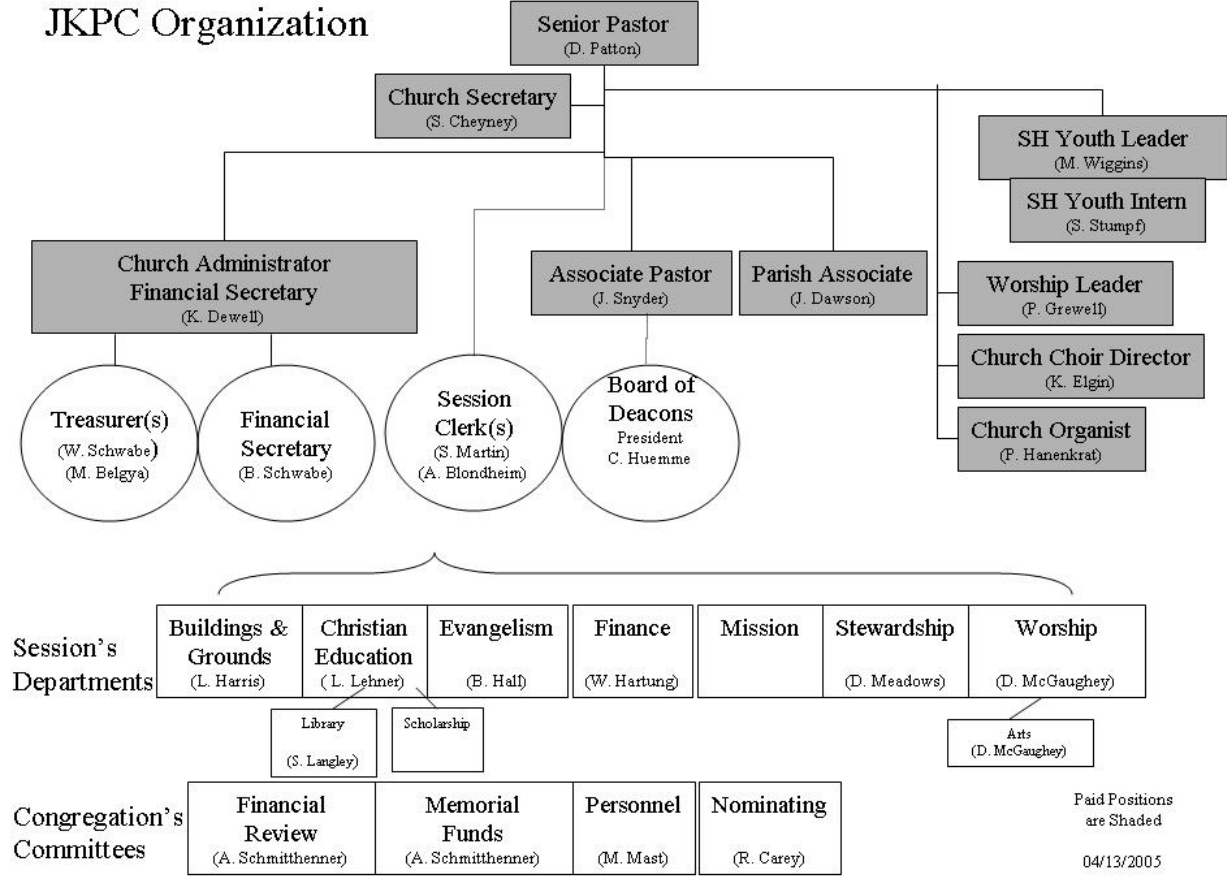
A temporary outage of water may be overcome by the use of bottled water. In a true emergency a delivery of multiple portable toilets may be possible.

DO

1. Contact the Church Administrator at (330) 452-2245 home or (330) 265-9688 cell.
2. Call the Senior Pastor at (330) 499-3214 home or (330) 327-6094 cell.
3. Call the Building & Grounds Chairperson at (330) 494-7038 home (330) 323-4514 cell.
4. The Emergency Response Team and Church Staff will assess any damage to church property to determine whether programs may or may not continue.
5. Emergency Response Team and Church Staff will meet to review the incident and determine the next steps.
6. Notify the Church Legal Counsel.
7. Notify the Church Insurance Agent
8. Refer to Emergency Operations Center Location and List of Supplies for the Center.

Access to People

John Knox Presbyterian Church Organization Chart



Access to People
John Knox Presbyterian Church Employees as of May 8, 2005

Cheyney, Shirley
4904 South Blvd NW
Canton, OH 44718

Home Phone: (330) 493-6110
Work Phone (330) 494-9479
Cell Phone ()
E-Mail Address.....cheyneys@jkpc.org

Dewell, Kristi
2933 Ellis Ave. NE
Canton, OH 44705

Home Phone: (330) 452-2245
Work Phone (330) 494-9479
Cell Phone (330) 265-9688
E-Mail Address.....dewellk@jkpc.org

Elgin, Karen
7750 Old Mill Cir NW
North Canton, OH 44720-5864

Home Phone: (330) 499-1834
Work Phone ()
Cell Phone (330) 705-3265
E-Mail Address.....kelgin124@sbcglobal.net

Grewell, Patti
2163 McGinty Rd NW
North Canton, OH 44720

Home Phone: (330) 966-9447
Work Phone ()
Cell Phone (330) 936-6174
E-Mail
Address.....pmg1nc@xvikings.stark.k12.oh.us

Hanenkrat, Paul
200 Oregon Ave
Louisville, OH 44641-2332

Home Phone: (330) 875-9939
Work Phone ()
Cell Phone ()
E-Mail Address.....

Patton, Doug
5233 Echoglenn Ave NW
North Canton, OH 44720-7460

Home Phone: (330) 499-3214
Work Phone (330) 494-9479
Cell Phone (330) 327-6094
E-Mail Address.....dpatton@neo.rr.com

Snyder, Jerry
8175 Staten Cir Nw
North Canton, OH 44720-5154

Home Phone: (330) 854-3938
Work Phone (330) 494-9479
Cell Phone ()
E-Mail Address.....snyderj@jkpc.org

Wiggins, Matt
4060 Croydon Dr NW
Canton, OH 44718-3158

Home Phone: (330) 493-4929
Work Phone ()
Cell Phone (330) 936-4765
E-Mail Address.....mrwiggins@prodigy.net

Access To People
John Knox Presbyterian Church Active Members

INSERT CURRENT CHURCH DIRECTORY HERE

John Knox Presbyterian Church Membership Directory
not submitted for privacy considerations



Access to the Facility

Keys are located in the workroom on the wall beside the copier.

Computer System ID & Passwords- Windows XP

	Login ID	Password	IP Addresses
Server	Administrator	churchmanager	192.168.1.2
Shirley's workstation	cheyneys	password	192.168.1.10
Kristi's workstation	dewellk	7673pooh	192.168.1.21
Doug's workstation	pattond	luther	192.168.1.20
Walt's workstation	schwabew	password	192.168.1.19
Jack's workstation	dawsonj	password	192.168.1.17
Jerry's workstation	snyderj	password	192.168.1.18
Matt's workstation	wigginsm	password	None
Kathy Beels' workstation	beelsk	password	
Library PC	None	None	None
Sanctuary PC	church_user	password	None

Outlook Mail Information

Incoming Mail Pop 3 204.124.166.98
 Outgoing Mail SMTP 204.124.166.98
 Password "church"



My server requires authentication

Computer System ID & Passwords- Shelby

	Login ID	Password
System Supervisor	Supervisor	sswin
Shirley Cheyney	cheyneys	della
Kristi Dewell	dewellk	pooh
Doug Patton	pattond	luther
Walt Schwabe	schwabew	0
Jack Dawson	dawsonj	church
Jerry Snyder	snyderj	church
Matt Wiggins	wigginsm	church
Kathy Beels	beelsk	jonathon

Contracts

<p>Canton Business Machines 6730 Wise Ave. NW North Canton, OH 44720 (330) 244-1595 phone (330) 244-1598 fax</p>	<p>Typewriter Repair MAINTENANCE AGREEMENT Model # Canon AP300 SN A42058721</p>	<p>\$109 year expires in February</p>
<p>CR Kurtz 802 Navarre Road SW Canton, OH 44707 (330) 454-5305 phone</p>	<p>Heating & Cooling System Repair MAINTENANCE AGREEMENT</p>	<p>\$1470 year expires in April</p>
<p>FirstMerit Bank NA Commercial Loan Department PO Box 3648 Akron, OH 44309 (800) 411-7393</p>	<p>COMMERCIAL LOAN Loan # 000511044347000</p>	<p>\$36,134 year expires July 2013 interest rate is 7%</p>
<p>Graphic Enterprises 3874 Highland Park NW North Canton, OH 44720 (330) 494-9694 phone</p>	<p>Copier Repair MAINTENANCE AGREEMENT Minolta DI520 SN 355298 System ID# M9012</p>	<p>.0169 per copy (\$4800 year) May 31, 2007</p>
<p>Neopost Leasing PO Box 45800 San Francisco, CA 94145-0800 (800) 827-4543 phone</p>	<p>Postage Meter LEASE Lease #99012025 Model # SM22 SN 43630</p>	<p>\$132.16 quarter expires June 2006</p>
<p>Pepsi Cola Bottling Company 1820 Nussbaum Parkway Mansfield, OH 44906 (800) 448-3395 phone (419) 529-4075 fax</p>	<p>Pepsi Machine LEASE Customer # I-003230</p>	<p>\$10 year No Expiration</p>
<p>Plaza Maintenance 700 Moravia Street New Castle, PA 16101 (724) 652-5516 phone (330) 627-5383 Barb Poole (330) 453-1332 Don Columbus</p>	<p>Janitorial Service Relationship began in June 2001</p>	<p>\$26,268 year No Expiration 30-day Written Notice</p>
<p>Upper Level is 26,288 sq. ft. Lower Level is 11,532 sq. ft. Note: Stripping, Waxing, and buffing of floors is an extra \$573 per time</p>	<p>22.5 hrs. per week * 11.00 per hr. 12,876 year 25 hrs. per week * 10.31 per hr. 13,392 year</p>	
<p>Rohr & Sons Nursery & Garden Center 5357 Everhard Road NW Canton, OH 44718 (330) 491-1243 phone (330) 492-1251 fax</p>	<p>Snow Plowing Service Snow Shoveling Service Salt Lot & Walks Service</p>	<p>\$175 per time \$20 per time \$25 per time expires in October</p>
<p>Wells Fargo Financial Leasing PO Box 14546 Des Moines, IA 50306-3546 (866) 497-6661 phone (515) 557-4411 phone</p>	<p>Copier LEASE Lease # 001-1101608-001 Minota DI520 SN 355298 Account # 1101608-001</p>	<p>\$4346 year expires May 31, 2007</p>

Vendor List

American Electric Power
PO Box 24404
Canton, OH 44701
(888) 710-4237

Utility- Electric
Account # 074-198-101-0-1

Aqua Ohio, Inc.
PO Box 269
Struthers, OH 44471
(330) 833-4156 Massillon
(330) 755-2163 Struthers

Utility- Water
Account # 55318735-01

AT&T
PO Box 8212
Aurora, IL 60572
(800) 222-0300

Utility- Phone Service
Account # 330-494-9479

Dominion East Ohio
PO Box 89423
Cleveland, OH 44101
(800) 362-7557

Utility- Natural Gas
Account # 5 4218 0023 1837

Utility Companies

\$17,460 year

Metro Disposal
1800 9th Street NE
Canton, OH 44705
(330) 452-9000 phone
(330) 452-5697 fax

Refuse Removal Service
Acct # 2645

\$73.00 month
expires December 2005

SBC Ameritech
PO Box 182210
Columbus, OH 43218

Utility- Phone Service
Account # 330-494-9479-004-1
330-494-9479
330-494-9483
330-494-0787
330-494-7738

\$1157 year

SBC Ameritech
PO Box 182210
Columbus, OH 43218

Telephone Book ADVERTISING
Account # 330-494-9479-004-1
330-494-9479
330-499-3214
330-854-3938

\$1608 year
expires in February

Stark County Sanitary Engineer
Sewer Division
1701 Mahoning Road NE
PO Box 7906
Canton, OH 44705

Utilities- Sewer
Account # 30-3611-00-7

\$239 year

Emergency
911

**Public
Safety**

Jackson Township Fire Department
7383 Fulton Drive NW
Massillon, Ohio 44646
(330) 499-6666

Jackson Township Police Department
7383 Fulton Drive NW
Massillon, Ohio 44646
(330) 832-1553

Aultman Hospital
2600 6th Street SW
Canton, OH 44710
(330) 452-9911

Mercy Medical Center
1320 Mercy Drive NW
Canton, OH 44708
(330) 489-1105

Massillon Community Hospital
875 8th Street NE
Massillon, OH 44646
(330) 832-8761
(330) 837-6858

Doctors Hospital of Stark County
400 Austin Ave. NW
Massillon, OH 44646
(330) 837-7200

Vendor List

Abbey Press Companies One Caring Place 5 Hill Drive Saint Meinrad, IN 47577-1005 (800) 325-2511 001 050	SUPPLIES- CARE NOTES
Agape Po Box 9186 Canton, OH 44701	MISSION SUPPORT
Amish Door Inn (1210B Winesburg Street Wilmot, OH 44689 (888) 264-7436	RETREAT LOCATION
Berean Christian Store (330) 492-7990 1100 30th St Canton, OH 44709	SUPPLIES- CHURCH
Boyle Enterprises 814 25 th Street NW Canton, OH 44709 (330) 454-8634 Todd Boyle	SERVICE- Locksmith
Bierly-Litman Lock & Door Controls, Inc (330) 454-7426 1800 6th Street SW Canton, OH 44706	SERVICE- Locksmith
Buckeye Council BSA 2301 13th Street NW Canton, OH 44708 (330) 580-4272	BOY SCOUT TROOP 265
Buckeye Plumbing 277 Market Ave. SW Hartsville, OH 44632-9049 (330) 877-3122 phone (330) 877-3601 fax	SERVICE- Plumber
Callahan Door Sales, Inc. 7855 Freedom Ave. NW North Canton, OH 44720 (330) 499-2411 phone (330) 499-0034 fax	SERVICE- Drop Fire Door Testing
Calvary Mission 1345 Gibbs Ave. NE Canton, OH 44705 (330) 454-8610	MISSION SUPPORT
Camp Y Noah 815 Mount Pleasant Road Clinton, OH 44216-962	RETREAT LOCATION

Vendor List

<p>Campus Crusade For Christ PO Box 628222 Orlando, FL 32862-8222 (888) 278-7233</p>	<p>MISSION SUPPORT</p>	
<p>Campus Crusade for Christ 100 Lake Hart Drive Attn: Rapid Deployment Kits Orlando, FL 32832</p>	<p>MISSION SUPPORT</p>	
<p>Canton Hall of Fame Chorus c/o Jesse Pittman 1440 Chatham Ave. NE North Canton, OH 44720</p>	<p>SERVICE- Flower Delivery (Christmas)</p>	
<p>Canton Precision Asphalt Paving PO Box 80261 Canton, OH 44708 (330) 478-1848</p>	<p>SERVICE- Parking Lot Resurfacing</p>	
<p>CCLI 17201 NE Sacramento Street Portland, OR 97230-5941 (800) 234-2446</p>	<p>COPYRIGHT LICENSE (Music) License # 927979</p>	<p>\$215 year expires in December</p>
<p>Channing L. Bete, Co. Inc. PO BOX 84-5897 Boston, MA 02284 (800) 322-3564</p>	<p>SUPPLIES- Curriculum (Confirmation Class)</p>	
<p>Children's Worship Bulletins Communication Resources Inc 4150 Belden Village St. Ste. 400 Canton, OH 44799-6115 (330) 493-7884</p>	<p>SUPPLIES- Office (Children's Worship Bulletins)</p>	
<p>Christian Ministry Resources PO Box 1098 Matthews, NC 28106-1098 (800) 222-1840</p>	<p>SUBSCRIPTION (Church Treasurer Alert) SUBSCRIPTION (Church & Clergy Tax Guide)</p>	
<p>City of Canton ROBERT C SCHIRACK Income Tax Department PO Box 9940 Canton, OH 44711-0940 (330) 430-7900</p>	<p>TAXES- City</p>	
<p>CMA of Ohio Inc. PO Box 8714 Canton, OH 44711 (330) 455-3800</p>	<p>SUPPLIES- Dishwasher SERVICE- Dishwasher Repair</p>	
<p>Coalition For Christian Outreach 5912 Penn Ave Pittsburgh, PA 15206-3805</p>	<p>MISSION SUPPORT</p>	

Vendor List

<p>Cokesbury PO Box 801 Nashville, TN 37202 (330) 493-0079</p>	<p>SUPPLIES- Church</p>	
<p>Communication Resources PO Box 36269 Canton, OH 44735-6269 (800) 992-2144</p>	<p>SUPPLIES- Office</p>	
<p>Copley Ohio Newspapers 500 Market Ave. South Canton, OH 44702 (330) 580-8300</p>	<p>ADVERTISING (Newspaper) Account # CR-004120</p>	<p>\$442 year</p>
<p>Corbit's Flower & Gift Shop 1008 Whipple Ave. NW Canton, OH 44708 (330) 477-6702</p>	<p>SERVICE- Flower Delivery</p>	<p>\$1,664 year</p>
<p>Corecomm Internet PO Box 742594 Cincinnati, OH 45274-2594 (888) 747-4638 phone</p>	<p>SERVICE- Internet Service Provider Account # 11402217</p>	<p>\$209.95 year expires in June</p>
<p>CSLA PO Box 19357 Portland, OR 97280-0357 (800) 542- 2752 phone</p>	<p>MEMBERSHIP (Library)</p>	<p>\$45 year</p>
<p>CVLI PO Box 66970 Los Angeles, CA 90066 (888) 302-6020</p>	<p>COPYRIGHT LICENSE (Video) License# 501281970</p>	<p>\$105 year expires in November</p>
<p>Deluxe Corporation PO Box 742572 Cincinnati, OH 45274-2572 (800) 328-7205</p>	<p>SUPPLIES- Office</p>	
<p>Demco Inc PO Box 7488 Madison, WI 53707-7488</p>	<p>SUPPLIES- Library</p>	
<p>DLP Spouting PO Box 9165 Canton, OH 44711 (330) 477-3311</p>	<p>SERVICE- Spouting Repair</p>	
<p>Domestic Violence PO Box 9432 Canton, OH 44711</p>	<p>MISSION SUPPORT</p>	
<p>Dutch Village Inn 150 East State Route 14 Columbiana, OH 44408 Attention: Jacquelyn (866) 482-5050</p>	<p>RETREAT LOCATION</p>	

Vendor List

<p>EOC of UMC Media Center 8800 Cleveland Ave., NW PO Box 2800 North Canton, OH 44720 (800) 831-3972 x139 ray@eocumc.com</p>	<p>MEMBERSHIP (Library)</p>	<p>\$50 year expires in December</p>
<p>Fidelity Investments (FMTC) PO BOX 5000 Cincinnati, OH 45273-8300 (800) 917-4369</p>	<p>PERSONNEL ANNUITIES</p>	
<p>Financial Agent Federal Tax Deposit Processing PO Box 970030 St. Louis, MO 63197</p>	<p>TAXES- Federal</p>	
<p>Firstmerit Bankcard Center PO Box 1499 Akron, OH 44309</p>	<p>CREDIT ACCOUNT</p>	
<p>Furbay/Mansfield Electric Supply PO Box 21176 Canton, OH 44701 (330) 454-3033</p>	<p>SUPPLIES- Electrical</p>	
<p>Greenmyer, Mr. Christopher PO Box 244 Salem, OH 44460 (330) 774-9547</p>	<p>ENTERTAINMENT- Magician</p>	
<p>Habitat For Humanity 320 3rd St NW Canton, OH 44702 Beth Tonsky (330) 456-4663</p>	<p>MISSION SUPPORT</p>	
<p>Haven of Rest Ministries PO Box 547 Akron, OH 44309</p>	<p>MISSION SUPPORT</p>	
<p>Haynam, Clark 217 Korman NE Massillon, OH 44646 (330) 837-3440</p>	<p>SERVICE- Organ Repair Model # Allen ADC-3000B</p>	
<p>Heifer International PO Box 1692 Merrifield, VA 22116-1692 (800) 422-0755</p>	<p>MISSION SUPPORT</p>	
<p>Hess, Rev. Hudson Family Life Outreach- Haiti PO Box 24638 West Palm Beach, FL 33416</p>	<p>MISSION SUPPORT</p>	

Vendor List

Highsmith Inc PO Box 800 Fort Atkinson, WI 53538-0800 (800) 558-2110	SUPPLIES- Library	
Hoover Company 4032 Belen Village Street Canton, OH 44718 (330) 491-0086	SERVICE- Vacuum Repair	
Hubbard Press Section 597 Louisville, KY 40289 (800) 328-3694	SUPPLIES- Offering Envelopes	
Humbert Sanitary Service, Inc. 1581 Applegrove Road NW PO Box 2126 North Canton, OH 44720 (330) 494-3000 phone (330) 494-5576 fax	SERVICE- Grease Trap Cleaning	\$256 year
Independent Protection Systems PO Box 214 Massillon, OH 44646 (330) 832-7992	SERVICE- Security System Monitoring Account # E-2191 Pass Code 1912 Master Code on the system is 1982 Secondary Code on the system is 3214	\$195 year
Interfaith Campus Ministry 6000 Frank Ave Nw North Canton, OH 44720 (330) 499-9935	MISSION SUPPORT	
Jackson Sideliners c/o Ray Friedman 6282 Irvine Circle NW Canton, OH 44718	ADVERTISING- JHS Football Program	
Jeffers Handbell Supply Inc Carillon Park PO Box 1728 Irmo, SC 29063-1728 (803) 781-0555	SUPPLIES- Handbell	
Just the Faxx PO Box 22426 Akron, OH 44302 (888) 215-0305	SERVICE- Fax Machine Repair SERVICE- Folding Machine Repair	
Kemphorn Motors 1449 Cleveland Ave. NW Canton, OH 44708 (330) 452-6511	SERVICE- Van Repair	
Kerry Collection, The 6070 Corte Del Cedro Carlsbad, CA 92009 (800) 745-3799	SUPPLIES- Worship Candles	

Vendor List

<p>Knoch, Steve 1710 Markley Street NW North Canton, OH 44720 (330) 966-8723 phone (330) 232-1355 cell</p>	<p>SERVICE- Computer System Web Hosting @ Network Solutions 10 E-Mail Accounts Hosted at Canton Computer Services</p>	<p>FREE</p>
<p>Kratz, Karl R. 4845 Monticello Street NW Canton, OH 44708 (330) 477-7591 phone</p>	<p>SERVICE-Piano Repair</p>	<p>\$40 per tuning</p>
<p>Latin America Mission P.O. Box 52-7900 Miami, FL 33152-7900</p>	<p>MISSION SUPPORT</p>	
<p>Lincoln Park Elementary School 1666 South 18th Street Columbus, OH 43207 (614) 365-5524</p>	<p>MISSION SUPPORT</p>	
<p>Lorenz Corporation PO Box 802 Dayton, OH 45401 (937) 228-6118</p>	<p>SUPPLIES- Choir Music</p>	
<p>MacGilvery Faculty Theological PO BOX 28 PRC CHIANG MAI 50000</p>	<p>MISSION SUPPORT</p>	
<p>Malecki Music, Inc. P.O. Box 150 Grand Rapids, MI 49501-0150</p>	<p>SUPPLIES- Choir Music</p>	
<p>Margaret B. Shipley Child Health Clinic 919 2nd Street NE Canton, OH 44704 (330) 453-3386</p>	<p>MISSION SUPPORT</p>	
<p>Martin Audio Visual 3353 Lincoln Way East Massillon, OH 44646 (330) 832-7467</p>	<p>SUPPLIES- Audio Visual Equipment</p>	
<p>McFarland Carpets 915 Wertz Ave. NW Canton, OH 44708 (330) 456-2997</p>	<p>SUPPLIES- Carpeting</p>	
<p>McQueen Sign 1017 12Th St. NE Canton, OH 44704 (330) 452-5769</p>	<p>SUPPLIES- Outdoor Signage</p>	
<p>Medical Benevolence Foundation PO Box 770636 Houston, TX 77215-0636 (800) 547-7627</p>	<p>MISSION SUPPORT</p>	

Vendor List

Midwest Sign
(330) 493-7330
4210 Cleveland Ave. NW
CANTON, OH 44709

SUPPLIES- Indoor Signage

Mr. Mike's
2800 Fulton Dr
Canton, OH 44718

SERVICE- Catering

Muskingum Valley Presbytery
109 Stonecreek Road
New Philadelphia, OH 44663
(800) 693-1147

MISSION SUPPORT

NACBA
(800) 898-8085
100 N Central Expy Ste 914
Richardson, TX 75080-5326 n/a

CONTINUING EDUCATION- Church Administrator

National Pen Corporation
(800) 854-7367
Department 274501
PO Box 55000
Detroit, MI 48255-2745

ADVERTISING- Pens

Nationwide Provident
(800) 445-1717
PO Box 15750
Wilmington, DE 19886-1189

PERSONNEL ANNUITIES

NCPG
8108 Virginia Manor Drive
Mechanicsville, VA 23111
Joy LaCroix
(800) 795-6274

SUPPLIES- Membership to National Church Purchasing Group

Nelson Industrial Supply
PO Box 723
Massillon, OH 44648
John Merwin
(330) 833-8551

SUPPLIES- Janitorial
SUPPLIES- Kitchen

Newsletter Newsletter
(330) 493-7884
PO Box 36269
Canton, OH 44735-6269

SUPPLIES- Office

North Canton TV & Appliance
(330) 499-4500
414 South Main Street
North Canton, OH 44720

SUPPLIES- Audio Visual

Nutt, Mrs. Alison R.
2889 St. Albans Circle
North Canton, OH 44720
(330) 966-2910

ENTERTAINMENT- Music

Vendor List

<p>Office Depot, Inc (888) 463-3768 PO BOX 9020 DES MOINES, IA 50368-9020</p>	<p>SUPPLIES- Office</p>	
<p>Ohio China Wholesale Co 405 Third Street, N.E P.O. Box 21034 Canton, OH 44701</p>	<p>SUPPLIES- Kitchen</p>	
<p>Oriental Mission Society PO BOX Greenwood, IN 46142</p>	<p>MISSION SUPPORT</p>	
<p>Oriental Trading Company PO Box 2308 Omaha, NE 68103-2308 (800) 546-8400</p>	<p>SUPPLIES- VBS</p>	
<p>Pathway Foster Home Network 4949 Fulton Drive Nw Canton, OH 44718</p>	<p>MISSION SUPPORT</p>	
<p>PCBAA PCUSA PCBAA PO Box 643660 Pittsburgh, PA 15264-3660 DIDI EMERSON (888) 728-7228</p>	<p>CONTINUING EDUCATION- Church Administrator</p>	
<p>PCUSA Distribution Service (800) 524-2612 Section 459 Louisville, KY 40289-0000</p>	<p>SUPPLIES- Church</p>	
<p>Petitti, Anthony (330) 455-5997 5828 Columbus Road NE Louisville, OH 44641</p>	<p>SERVICE- Flower Delivery (Easter)</p>	
<p>Pitts Fire Extinguisher, Inc. PO Box 364 Massillon, OH 44648 (330) 833-5508 phone</p>	<p>SERVICE- Fire Extinguisher Fire Suppression System</p>	<p>\$256 year</p>
<p>Pregnancy Support Center Stark P.O. Box 845 Canton, OH 44711-8451 (330) 455-7500</p>	<p>MISSION SUPPORT</p>	
<p>Presbyterian Lay Committee P.O. Box 2210 Lenoir, NC 28645-2210</p>	<p>SUBSCRIPTION</p>	
<p>Presbyterian Outlook PO Box 85623 Richmond, VA 23285-5623 (800) 446-6008</p>	<p>SUBSCRIPTION</p>	

Vendor List

<p>Presbyterians Today Subscription Services Section 858 Louisville, KY 40289-0000 (800) 524-2612</p>	<p>SUBSCRIPTION</p>	
<p>Printshop Inc., The (330) 497-3212 6536 Promler Ave. NW North Canton, OH 44720</p>	<p>SUPPLIES- Printing</p>	
<p>Psychological Publications P O Box 3577 Thousand Oakes, CA 91359</p>	<p>SERVICE- Counseling Testing</p>	
<p>Public Salt 2927 Harrisburg Rd Ne Canton, OH 44705 (330) 454-7913</p>	<p>SUPPLIES- Water Softener Salt</p>	
<p>RBC Ministries PO Box 356 Grand Rapids , MI 49555-0001</p>	<p>MISSION SUPPORT</p>	
<p>Rice's Nursery 1651 55th St North Canton, OH 44721 (330) 499-9857</p>	<p>SUPPLIES- Mulch</p>	
<p>S&K Asphalt (330) 497-7930 PO Box 26375 Akron, OH 44319-6375</p>	<p>SERVICE- Parking Lot Resurfacing</p>	
<p>Sam's Club Credit PO Box 4537 Dept. 49 Carlstorm, IL 60197-4537</p>	<p>MEMBERSHIP</p>	<p>\$30 per person \$150 per year</p>
<p>Schneider Lumber Company 400 Schroyer Ave. SW Canton, OH 44709-2013 (330) 455-5273</p>	<p>SUPPLIES- Window Parts</p>	
<p>Shelby Systems Inc. 51 Germantown Court Suite 300 Cordova, TN 38018 (888) 697-4352 support (901) 259-4740 support (901) 757-2372 phone (901) 757-0011 fax</p>	<p>SERVICE- Software Support Customer # 70270 Password 44720</p>	<p>\$1,098 year expires in June</p>
<p>Sliman's Printery Inc. (330) 454-9141 624 Fifth Street NW Canton, OH 44703</p>	<p>SUPPLIES- Printing</p>	

Vendor List

<p>Smith Barta & Company (330) 477-1075 4501 Hills & Dales Rd. NW Canton, OH 44708 n/a</p>	<p>SERVICE- Financial Auditor</p>	
<p>Spera's (330) 455-7010 2201 Fulton Rd. N.W Canton, OH 44709</p>	<p>ADVERTISING- T-Shirts</p>	
<p>Stark County Hunger Task Force Donna Berkebile PO Box 8625 Canton, OH 44711</p>	<p>MISSION SUPPORT</p>	
<p>State of Ohio Treasurer Bureau of Criminal Investigation PO Box 365 London, OH 43140 (614) 466-4320</p>	<p>SERVICE- Background Check</p>	<p>\$15 per check</p>
<p>State of Ohio Treasurer Boiler Operations 6606 Tussing Road PO Box 4009 Reynoldsburg, OH 43068 (614) 644-2223 phone (614) 644-2428 fax</p>	<p>SERVICE- Boiler Inspection Cast Iron State ID 166726 Cast Iron State ID 196776</p>	<p>\$96.50 year</p>
<p>State of Ohio Treasurer Bureau of Motor Vehicles Columbus, OH</p>	<p>LICENSE PLATE REGISTRATION 1998 Dodge Van Plate #CE31KT 1997 Well Trailer Plate #RD92JS</p>	<p>\$66 year expires in June</p>
<p>Stephen Ministries 2045 Innerbelt Business Center Dr. St. Louis, MO 63114-5765</p>	<p>SUPPLIES- Caring Hearts</p>	
<p>Teams for Medical Mission P. O. Box 215 Macungie, PA 18062</p>	<p>MISSION SUPPORT</p>	
<p>Terminix International 2680 Roberts Ave. NW Suite A Canton, OH 44709 (330) 580-2103 phone (800) 837-6464 phone</p>	<p>SERVICE- Pest Control Acct # 999-002082-0</p>	<p>\$300 year expires in December</p>
<p>Top of the Viaduct Restaurant 607 Lincolnway West Massillon, OH 44646 (330) 832-8292</p>	<p>SERVICE- Catering</p>	
<p>Total Living Center 2221 Ninth St Sw Canton, OH 44706</p>	<p>MISSION SUPPORT</p>	

Vendor List

<p>Union PSCE (800) 229-2990 Office Of Professional Development 3401 Brook Road n/a Richmond, VA 23227</p>	<p>CONTINUING EDUCATION- Church Administrator</p>	
<p>Unizan Bank 965 E. Cherry St. Canal Fulton, OH 44614 (330) 830-7200</p>	<p>FINANCE- SAVINGS ACCOUNTS</p>	
<p>Upper Room (800) 972-0433 PO Box 911070 Orlando, FL 32891-1070</p>	<p>SUPPLIES- Evangelism</p>	
<p>US Postal Service 2650 Cleveland Ave. NW Canton, OH 44711-9802</p>	<p>BULK MAIL PERMIT Permit # 1455</p> <p>LICENSE (Postage Meter) License # 50206110605</p>	<p>\$150 year expires in December</p> <p>no expiration</p>
<p>Vanguard Group PO Box 7800 Philadelphia, PA 19101-989 DAVE WRIGHT (610) 669-1000</p>	<p>FINANCE- SAVINGS ACCOUNTS</p>	
<p>Waggoner Carpet 3018 20th Street NW Canton, OH 44708 (330) 454-0826</p>	<p>SERVICE- Carpet Cleaning</p>	<p>\$500 year</p>
<p>Warwick Communications PO Box 74895 Cleveland OH 44194-0978</p>	<p>SERVICE- Telephone System Repair Customer #4052</p>	<p>as needed</p>
<p>Wayne's Refrigeration & Air Conditioning PO Box 986 Hartville, OH 44632 Wayne (330) 877-1485</p>	<p>SERVICE- Refrigerator & Freezer Repair</p>	
<p>Wes Sound & Systems Norm Dick (330) 832-1582 128 North Ave. NE Massillon, OH 44648</p>	<p>SUPPLIES- Audio Visual</p>	
<p>WHBC 1901 Deerwood Circle East Sparta, OH 44626 (330) 484-7278</p>	<p>ADVERTISING- Radio</p>	
<p>Williams, Mrs. Dianne PO Box 333 East Sparta, OH 44626 (330) 866-9728</p>	<p>ENTERTAINMENT- Music</p>	

Vendor List

World Missions Far Corners
Po Box 2611
Long Beach, CA 90801

MISSION SUPPORT

World Vision 30 Hour Famine
PO Box 70806
Tacoma, WA 98471-0806

MISSION SUPPORT

Wycliffe Bible Translators
PO Box 628200
Orlando, FL 32862 n/a
(407) 852-3600

MISSION SUPPORT

Yoder, William
Macgilvery Faculty Theological
PO Box 28 PRC
CHIANG MAI, THAILAND, 50000

MISSION SUPPORT

Young Life
PO Box 9415
Canton, OH 44711

MISSION SUPPORT

Walk-Around Asset Inventory

Walk-Around Asset Inventory

- Piano (5)
- Organ
- Sound System
- Electric Screen
- Freezer
- Refrigerator
- Stove
- Dishwasher
- Typewriter
- Postage Meter
- Dell Poweredge Expandable RAID Computer Network Server
- Hewlett Packard Vectra VL PC with 17" Monitor Computer Network Workstations (6)
- IBM ThinkCentre Personal Computer
- IBM Aptiva Personal Computer
- Hewlett Packard Deskjet 610C Printer
- Hewlett Packard Laserjet 4000 Printer
- HP JetDirect Print Server
- APC Smart Uninterrupted Power Supply- 120 V RM (Large)
- 3 COM Dual 56K LAN Modem
- 3 COM Fast Ethernet Network Interface Card
- Linksys Etherfast 10/100 Workgroup Switch
- D-Link DFE 2600 10/100 Mbps Dual Speed Hub
- Telephone System (2 voice lines, 1 voice/fax line, 1 dedicated computer line, & 10 extensions)
- The Stick Sharing Device
- Copier
- Pepsi Machine
- Television set with VCR and DVD Player (4)
- Projector with VCR and DVD Player (2)

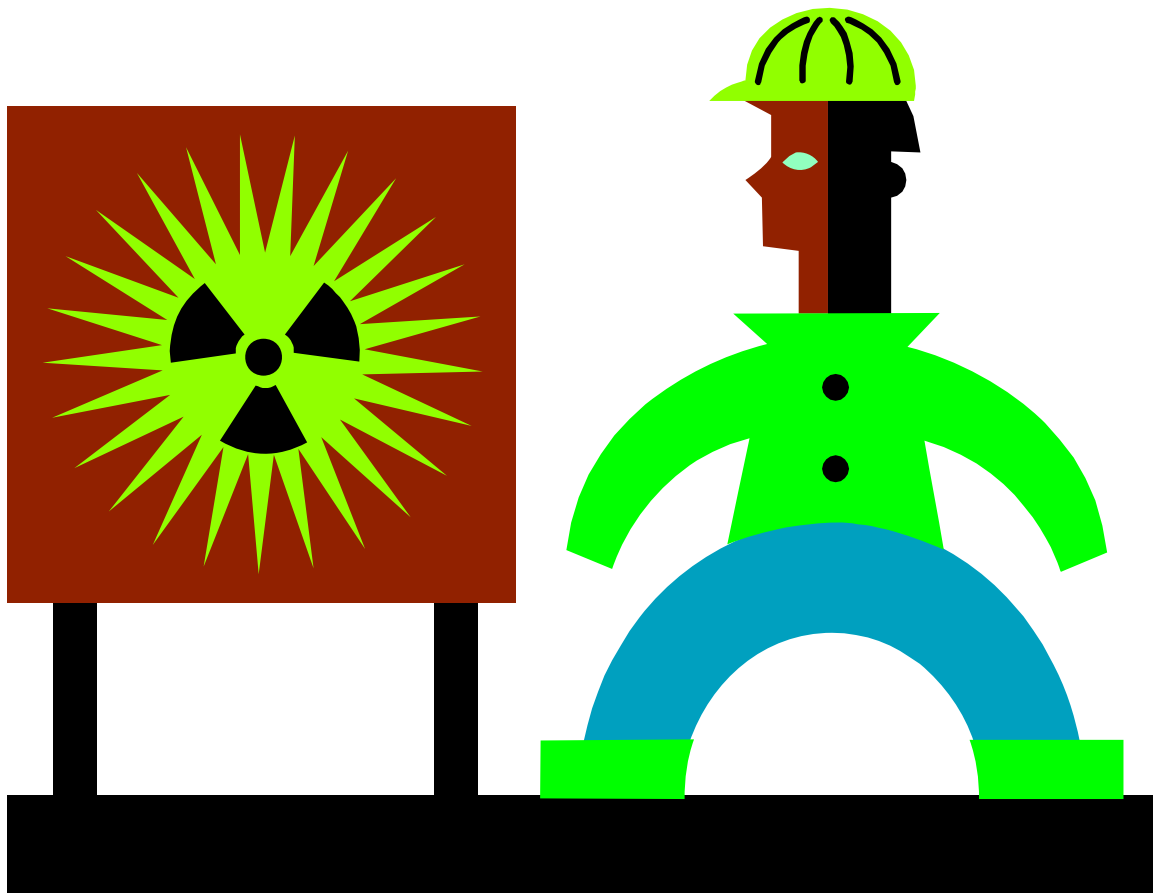
Software Asset List

Software Asset List

- Microsoft Windows Server 2003- Standard Edition
- Microsoft Office 2003- Standard Edition
- Voyager.net (Corecomm)
- eTrust Antivirus, Firewall, Spyware package
- Logitech Mouseware
- Shelby Systems Church Management Software
- Winzip 8.0

Hazardous Material Storage List

Hazardous Materials may be located in the two custodial closets- one on the upper level near the fellowship hall and one on the lower level at the bottom of the steps.



Emergency Equipment List

Electrical Panels are located in the following areas:

- music room storage closet
- storage closet across from the sanctuary
- storage closet in the fellowship hall
- main kitchen
- kitchen pantry
- original boiler room
- 1985 expansion boiler room

Water Valve Shutoffs are located in the following areas:

- Original boiler room (main water shut-off)
- 1985 expansion boiler room

Natural Gas/Propane Gas/Oil Valve Shutoff s are located in the following areas:

- Original boiler room
- 1985 expansion boiler room

Fire Extinguishers are located in the following areas:

<u>Name</u>	<u>Model</u>	<u>Location</u>
Sentry	PV-795361	Upper Level (Office Hallway)
Safety First	ARS-15C	Upper Level (Main Kitchen Stove)
General	FZ-969416	Upper Level (Main Kitchen)
General	FT-059308	Upper Level (Fellowship Hall)
FryFyter	T-717265	Upper Level (Main Hallway)
General	JJ-035761	Upper Level (Main Entrance)
Kidde	M-959241	Upper Level (Sanctuary Chancel)
Kidde		Upper Level (Storage Closet Outside of Sanctuary)
Kidde	N-409697	Upper Level (Music Room Hallway)
General	U-894424	Upper Level (Music Room Hallway)
Sentry	PV79537	Lower Level (Kitchen Area)
General	TGP-10F	Lower Level (CE Storage)
Sentry	PV795319	Lower Level (Youth Hallway)
Sentry	PV795318	Lower Level (ICM Preschool & Daycare Office Hallway)
General	FT-059318	Lower Level (Nursery Hallway)
General	FD-684635	Garage (Upper Level)
General	FD-685710	Garage (Lower Level)
		Garage (Van)
Kidde	None	Lower Level (Original Boiler Room)
Kidde	J-584500	Lower Level (Original Boiler Room)

Dealing With The Media Information

Notes Regarding Dealing with the Media

All press inquiries should be directed to the designated spokesperson for the church.

The designated spokesperson should consider the following questions before responding to a media call:

- Who is the reporter?
- What is the newspaper/station/channel?
- What is the deadline?
- What is the subject of the interview?
- When will the news story be published or aired?

The designated spokesperson should be prepared to discuss three points:

- The nature of the occurrence
- The impact of the occurrence on church operations
- The actions the church is taking to minimize the impact

The spokesperson must realize that in talking with the media the discussion will be directed to church members, potential church members, and the community at large.

The spokesperson should treat the subject with low-key, matter-of-fact answers.

Clear, concise and understandable language should always be used.

All questions should be answered with total candor.

If answers cannot be provided, the authorized spokesperson should say so.

The reporter should be informed that the information will be provided after it is obtained.

Once the information is obtained and prepared by the spokesman, the reporter must be contacted.

The spokesperson should always assume that any response will find its way into print.

The spokesperson should follow the following protocol at all times:

- State important facts at the beginning of the interview.
- Ensure fairness and accuracy at all times.
- Never offer 'off-the-record' comments.
- Never exaggerate facts.
- Never demand approval of a report.
- Never use pressure tactics to get something printed or broadcast.
- Never use pressure tactics to keep something out of print or off the air.

SAMPLE PRESS RELEASE

John Knox Presbyterian Church
Kristi S. Dewell, Church Administrator
(330) 494-9479 work
(330) 452-2245 home
(330) 265-9688 cell

FOR RELEASE: Monday, April 29, 2002

JACKSON TWP

The Stark County Emergency Preparedness Center says it was a tornado that touched down in Jackson Township on Sunday, April 28, 2002 around 2:00 p.m.

Damage varied greatly among homes in the area. John Knox Presbyterian Church was unharmed.

The American Red Cross has set up camp at John Knox Presbyterian Church at 5155 Eastlake St. NW in Jackson Township, taking in people who no longer could stay in their homes. The agency will find housing for them until they can arrange for their own.

END

Insurance Information

Types of Insurance

- Multi-Peril Property
- Multi-Peril Liability
- Crime
- Inland Marine
- Professional Liability
- Hired & Non-Owned Automobile Liability
- Additional Liability Umbrella
- Automobile
- Workers' Compensation
- Pension, Death/Disability, Medical, Dental, & Optional Death, Protection for 4 people

Multi-Peril Property Protection

Muskingum Valley Presbytery
 GuideOne Insurance
 McGowan & Company Inc.
 Lori Gundlach
 20595 Lorain Road
 Old Forge Centre
 Fairview Park, OH 44126
 (800) 545-1538 phone
 (440) 333-6300 phone
 (440) 333-3214 fax

INSURANCE Multi Peril Property Protection Multi Peril Liability Protection Crime Protection Inland Marine Protection Professional Liability Protection Hired & Non-Owned Automobile Protection	Cost is \$3,393 per year Expires in August
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Direct physical loss is covered unless specifically excluded. Exclusions include: Earth Movement, Nuclear Hazards, War, Flood, Mudslides, Industrial Smoke, and Normal Wear & Tear

Church @ \$1,577,000 (90% Coinsurance)
 Church @ \$1,735,000 (100% Coinsurance)
 Garage @ \$ 37,000
 Pavilion @ (see Appurtenant Structures) \$25,000 with \$250 deductible

Personal Property in Church @ \$283,800
 Personal Property in Garage @ \$ 20,600
 Personal Property in Pavilion @ \$ 0

Settlement Basis: Replacement Cost with a **\$35,440,470** blanket
 Coinsurance: 90%
\$250 deductible

Loss due to sewer or drain back-up	included
New construction (180 days notice)	\$1,500,000 with \$250 deductible
Newly Acquired Buildings & Contents	\$1,500,000 with \$250 deductible
Personal Property of Others at replacement cost- on premises	\$2,500 up to \$25,000 per occurrence
Business Property of Clergy at replacement cost- on premises	\$7,500 up to \$25,000 per occurrence
Valuable paper & records	\$25,000 with \$250 deductible
Church Property off premises worldwide	\$20,000 with \$250 deductible
Outdoor Plants & Lawns- Limited Peril + vehicle damage	\$1,000 per item with \$250 deductible up to \$10,000 total
Church Property In The Open	\$5,000 with \$250 deductible
Indirect Loss	\$50,000 per occurrence
Removal of Debris	\$10,000
Fire Department Service Charges	Actual Cost
Arson Reward	\$10,000
Outdoor Signs within 100 ft. of premises	included
Outdoor Signs beyond 100 ft. of premises	\$4,000 with \$250 deductible

Personal tools and equipment of volunteers, officers, trustees, employees, members, & guests (see Personal Property of Others at replacement cost)

Recharging fire extinguishers and fire suppression systems after a fire on the premises Actual Cost

Extra Operational Expenses and Loss of Business Income after an insured loss included

Lock repair or replacement if keys are stolen in an insured theft loss \$1,000

Insurance Information

Refrigerated food spoilage if caused by an off-premises power failure (see Systems & Equipment Breakdown Protection)

Pollution Clean-up due to a covered cause of loss \$10,000

Loss of an undamaged portion of a building
which must be demolished, demolition costs
and increased cost of construction,
due to enforcement of building ordinances \$150,000

Systems & Equipment Breakdown
i.e. Mechanical, Electrical, & Pressure Equipment- Coverage
(including property damage)
This covers Steam & Hot Water Boilers
as well as Computers & Software \$25,000,000

Multi-Peril Liability Protection

GuideOne Insurance
McGowan & Company Inc.
Lori Gundlach
20595 Lorain Road
Old Forge Centre
Fairview Park, OH 44126
(800) 545-1538 phone
(440) 333-6300 phone
(440) 333-3214 fax

\$1,000,000 each occurrence (bodily injury and property damage)
\$3,000,000 general annual aggregate
\$1,000,000 personal and advertising injury
\$1,000,000 products and completed operations annual aggregate
\$100,000 property damage legal liability (any one loss)

Medical Expenses Coverage
*Covers expenses of members, guests, and volunteer workers
who are injured on your premises or while participating in your
sponsored activities on or off premises.* \$5,000 per person

Sexual Misconduct or Molestation Coverage \$250,000 each occurrence
\$500,000 annual aggregate

Legal Defense Coverage
*Covers costs associated with lawsuits not covered by
Multi-Peril Liability protection.
Examples include: contract disputes and landlord/tenant disputes.* included (unlimited)

Catastrophic Violence
Response Coverage
*Covers reasonable and necessary expenses
following a qualifying violent incident that occurs
on your premises during an activity you sponsor
and results in the serious injury, death,
or hostage situation of two or more persons
(not including perpetrators)* NOT AVAILABLE

Insurance Information

Crime Protection

GuideOne Insurance
McGowan & Company Inc.
Lori Gundlach
20595 Lorain Road
Old Forge Centre
Fairview Park, OH 44126
(800) 545-1538 phone
(440) 333-6300 phone
(440) 333-3214 fax

Theft- Money & Securities Coverage	\$2,500 with a \$250 deductible \$5,000 with a \$250 deductible for one week prior to and one week following Christmas, Easter, & Thanksgiving
Employee/Volunteer Dishonesty and Depositors Forgery Coverage	\$10,000 per occurrence with \$250 deductible

Inland Marine Protection **THINGS THAT FLOAT FROM THE CHURCH AND RETURN**

(i.e. minister's business property, handbells and laptops, etc.)

\$5,000 with \$250 deductible

GuideOne Insurance
McGowan & Company Inc.
Lori Gundlach
20595 Lorain Road
Old Forge Centre
Fairview Park, OH 44126
(800) 545-1538 phone
(440) 333-6300 phone
(440) 333-3214 fax

Professional Liability Protection

GuideOne Insurance
McGowan & Company Inc.
Lori Gundlach
20595 Lorain Road
Old Forge Centre
Fairview Park, OH 44126
(800) 545-1538 phone
(440) 333-6300 phone
(440) 333-3214 fax

Counseling Professional Liability Coverage	\$1,000,000 each occurrence	\$1,000,000 annual aggregate
Directors, Officers, & Trustees' Liability Coverage	\$1,000,000 each occurrence	\$3,000,000 annual aggregate \$2,500 deductible
Stop-Gap Endorsement- State of Ohio <i>This is legal liability coverage when needed to defend an employer against an employee's dispute regarding a worker's compensation claim</i>		\$500,000 Limit

Hired and Non-Owned Automobile Liability Protection

GuideOne Insurance
McGowan & Company Inc.
Lori Gundlach
20595 Lorain Road
Old Forge Centre
Fairview Park, OH 44126

Part of \$1,000,000 each occurrence
\$1,000,000 annual aggregate

(800) 545-1538 phone
(440) 333-6300 phone
(440) 333-3214 fax

Insurance Information

Additional Liability Umbrella Protection

GuideOne Insurance
 McGowan & Company Inc.
 Lori Gundlach
 20595 Lorain Road
 Old Forge Centre
 Fairview Park, OH 44126
 (800) 545-1538 phone
 (440) 333-6300 phone
 (440) 333-3214 fax

INSURANCE Additional Liability Umbrella Protection Policy # 001229359-02	Cost is \$402 per year Expires in August
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\$1,000,000 excess liability coverage

Automobile Protection

Nationwide Mutual Insurance
 PO Box 8047
 Canton, OH 44711-8047
 (330) 499-9252
 Attention: Mark Radosevic

INSURANCE Automobile Protection Policy # 92 BA 229-022-0001 O	Cost is \$934 per year Expires in November
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Liability Coverage		\$300,000 each accident
Uninsured/Underinsured Motorists Coverage	\$300,000 each accident	
Medical Payments Coverage		\$2,000 each accident
Physical Damage- Collision Coverage		Actual Cost with \$100 deductible
Physical Damage- Comprehensive Coverage	Actual Cost with \$0 deductible	

Worker's Compensation Protection

Bureau of Workers' Compensation
 Aultcomp
 235 Lincoln Way West, Suite B-109
 Massillon, OH 44647
 (330) 830-4919

INSURANCE Worker's Compensation Protection Policy # 140393	Cost is \$1,400 per year No Expiration
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NCCI Classification 8868RN Professional & Clerical Senior Pastor, Associate Pastor, Parish Associate Senior High Youth Leader, Senior High Youth Intern Church Secretary, Church Administrator	\$0.007497 * Compensation
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NCCI Classification 8868SN Supplemental Manual Church Organist, Church Choir Director, Worship Leader	\$0.007497 * Compensation
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Insurance Information

Pension, Death/Disability, Medical, Dental, & Optional Death, Protection for 4 people

PC(USA) Board of Pensions
 2000 Market Street
 Philadelphia, PA 19103
 (800) 773-7752

INSURANCE Pension, Death/Disability, Medical, Dental, & Optional Death for 4 people Pin # 06982	Cost is \$46,179 per year No Expiration
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Pension	14973.96
Death/Disability	1361.28

Medical	
25 per office visit (primary care)	
\$35 per office visit (specialist)	
After deductible is met, plan pays 80%, employee pays 20%	27600.72

Optional Dental Coverage for entire family	1505.04
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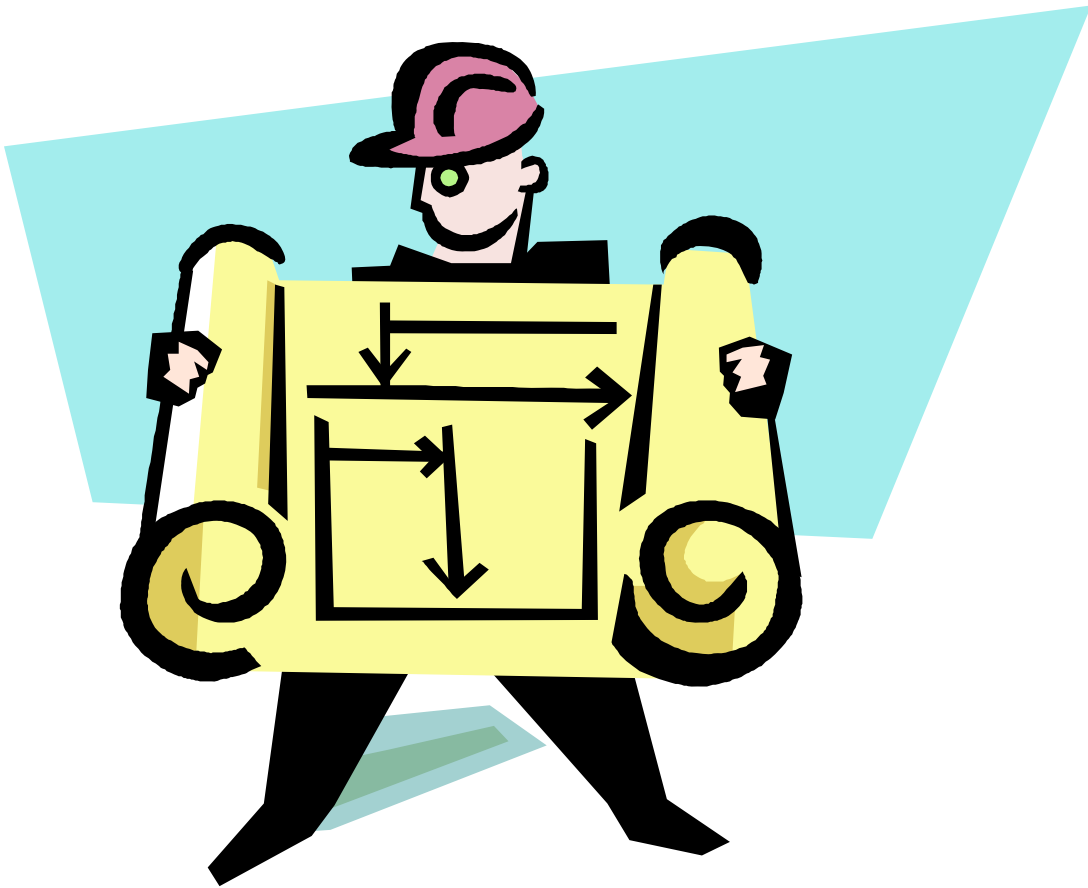
Optional Death	
Additional \$25,000 for all employees	
Additional \$50,000 for Senior Pastor	740.16

DVD, Videotape, or Still Photographs of Church Facility



Data Back-Up Tape(s)





Blueprints of Church Facility

NOTES

¹ Warren Eck, "Developing A Crisis Management Plan" *Project for National Association of Church Business Administration Certification* (June 2002) : Abstract.

² Colleen C. Derda, "Emergency Planning & Disaster Recovery- A primer for churches." *Church Business* www.churchbusiness.com (January 2002).

³ *Book of Order, The Constitution of the Presbyterian Church (U.S.A.). Part II.* 2004/2005 (Louisville, Kentucky. The Office of the General Assembly, 2004), G-1.0200.

⁴ Flood information, Hazard section, Federal Emergency Management Agency(FEMA), <http://www.fema.com/hazards/floods/> (accessed April 05, 2005).

⁵ Tornadoes information, Hazard section, Federal Emergency Management Agency, <http://www.fema.com/hazards/floods/> (accessed April 05, 2005).

⁶ "Thousands without power after storm delivers snow, ice" *The Repository*, 24 December 2004.

⁷ Fire Factsheet, Fires information, Hazard section, Federal Emergency Management Agency, <http://www.fema.com/pdf/hazards/firefs.pdf> (accessed April 05, 2005).

⁸ John Laye, *Avoiding Disaster: How To Keep Your Business Going When Catastrophe Strikes* (Hoboken: John Wiley & Sons, 2002), 16.

⁹ *Ibid.*, 69.

¹⁰ Joseph F. Gustin, *Disaster & Recovery Planning: A Guide For Facility Managers* (Lilburn: The Fairmount Press, Inc., 2002), 68.

¹¹ Michael Wallace and Lawrence Webber, *The Disaster Recovery Handbook* (New York: American Management Association, 2004), 89.

¹² Gustin, 191-201.

¹³ Wallace and Webber, 115.

¹⁴ *Ibid.*, 123.

¹⁵ Eck, Appendix I, v.

¹⁶ Wallace and Webber, 129.

¹⁷ *Ibid.*, 139.