ILCA "HELP"

HAZARD EVALUATION LOSS PREVENTION BULLETIN OF THE INSURANCE LOSS CONTROL ASSOCIATION

SUMMER 1999

PRESIDENT'S MESSAGE

As we welcome aboard new support from NAMIC with Susan Halloran, it becomes evident that nothing remains the same for long. Welcome summer as we leave the cold winter days and enjoy the warmth of the sun, and wonderful flowers budding and coming to full bloom.

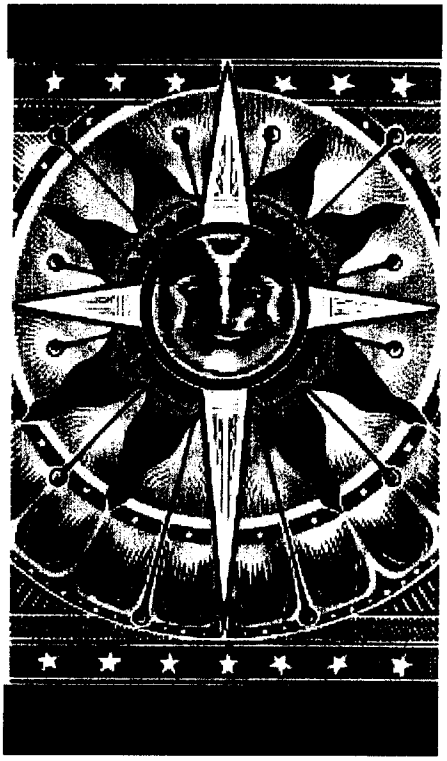
Another year and we begin to clean up after old man winter, plant the garden, mow the grass and OH — by the way — let's think about change within our own domain as well.

Loss prevention, loss control, safety or whatever you wish to classify, our role is undergoing change more rapidly than one can imagine. Lower per policy premium dollars and policy coverages being given away places more burden on us. We need to provide more information using fewer budgeted dollars for loss control. Our goals must change to meet the requirements of our customers, the underwriters.

Every day we see new, or different hazards, sometimes the result of ignorance or perhaps a lack of caring or even outright reticence on the part of policy holders. We need to learn how to cope with this changing world, and I hope each of you will bring to our fall conference new ideas which can be used to further the knowledge of your fellow members. In return, the learning experience and interaction will increase the value of our service to the industry and keep risk improvement in the forefront.

Don't forget to set aside our conference dates in October.

Rowland McClave, III, CFPS
ILCA President



WELCOME NEW SUPPORT

Donna Moore, coordinator and much valued support person for ILCA recently resigned her post with NAMIC. Please welcome aboard Susan Halloran, just in time to assist us with the upcoming fall conference. Susan brings with her a strong background in coordinating meetings. She has already begun to assist us in assembling the agenda and coordinating with the planning committee.

Inside "HELP" ...

Lead support for ILCA provided by NAMIC, 3601 Vincennes Road, P. O. Box 68700, Indianapolis, Indiana 46268-0700, (317)875-5250

OSHA FORKLIFT SUMMARY

Effective March 1, 1999 there is a requirement that all operators of Powered Industrial Trucks (forklift and other types) must be trained in the safe operation of the equipment. All employees hired before December 1, 1999 must be trained by that date. For employees hired after that date, they must be trained before operating a Powered Industrial Truck.

The types of injuries most reported involve, overturn, trucks striking an object or falling, striking or pinning an employee or operator. The most frequent causes are from lack of training and experience, improper loading and carrying (including carrying passengers.)

Only operators who are authorized and trained will be permitted to operate a Powered Industrial Truck.

The mandatory training program must base the amount and type of training on:

1. The operator's prior knowledge and skill.
2. The type(s) of powered industrial trucks operated.
3. The hazards present in the workplace.
4. The operator's demonstrated ability to operate a Powered Industrial Truck.

Training must include classroom type instruction, practical operation and knowledge of the OSHA standard for Powered Industrial Trucks. Trainees may not operate Powered Industrial Trucks unless under the direct supervision of a trainer.

Refresher training is required if:

1. The operator is involved in an accident or near miss.
2. The operator is observed operating in an unsafe manner.
3. During an evaluation, the operator is determined to need additional training.
4. There are changes in the workplace that could affect the safe operation.
5. The operator is assigned a different type of Powered Industrial Truck.

OSHA did not specify a periodic refresher training time, instead, basing refresher training on evaluations and changes in hazard.

Evaluations of operator performance are required:

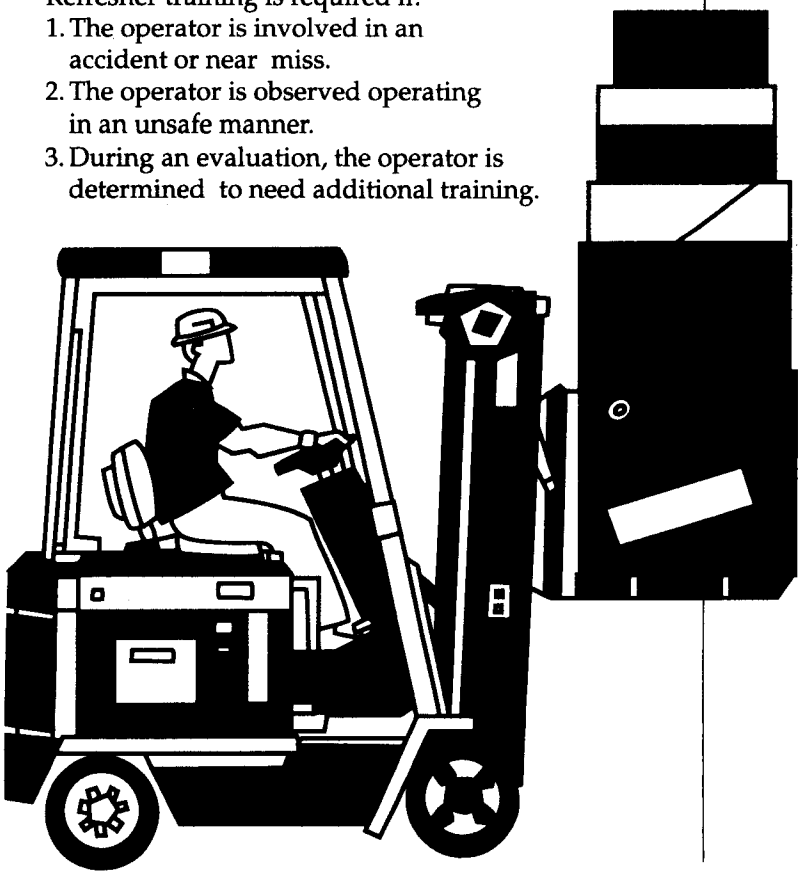
1. As part of the initial and refresher training.
2. At least every three years.

The training program is not specifically prepared by OSHA, and the exact method and content is left to the trainer, following the published guidelines.

The training must be specific for the operator, workplace, equipment and hazards. Testing and evaluations are left to the discretion of the trainer, as far as type of testing, evaluation and content. However, a plan must be followed, a test given, and a certificate issued to the operator.

A newly hired employee does not need to be retrained, if the previous experience and training are appropriate to the new operator's position, however, an evaluation must be completed on the new operator, and a certificate issued.

No one is specified as who can be a trainer in the OSHA requirements. A trainer can be any person who can provide the training required, an employee, supervisor, local safety official, outside contractor, manufacturer's representative, etc.



Text of Sec. 1910.178
Powered industrial trucks.

(l)Operator training.

(1) Safe operation.

(i) The employer shall ensure that each powered industrial truck operator is competent to operate a powered industrial truck safely, as demonstrated by the successful completion of the training and evaluation specified in this paragraph (l).

(ii) Prior to permitting an employee to operate a powered industrial truck (except for training purposes), the employer shall ensure that each operator has successfully completed the training required by this paragraph (l), except as permitted by paragraph (l)(5).

(2) Training program implementation.

(i) Trainees may operate a powered industrial truck only:

(A) Under the direct supervision of persons who have the knowledge, training, and

experience to train operators and evaluate their competence; and

(B) Where such operation does not endanger the trainee or other employees.

(ii) Training shall consist of a combination of formal instruction (e.g., lecture, discussion, interactive computer learning, videotape, written material), practical training (demonstrations performed by the trainer and practical exercises performed by the trainee), and evaluation of the operator's performance in the workplace.

(iii) All operator training and evaluation shall be conducted by persons who have the knowledge, training, and experience to train powered industrial truck operators and evaluate their competence.

(3) Training program content. Powered industrial truck operators shall receive initial training in the following topics, except in topics which the employer can demonstrate are not applicable to safe operation of the truck in the employer's workplace.

(i) Truck-related topics:

(A) Operating instructions, warnings, and precautions for the types of truck the opera tor will be authorized to operate;

(B) Differences between the truck and the automobile;

(C) Truck controls and instrumentation: where they are located, what they do, and how they work;

(D) Engine or motor operation;

(E) Steering and maneuvering;

(F) Visibility (including restrictions due to loading);

(G) Fork and attachment adaptation, operation, and use limitations;

(H) Vehicle capacity;

(I) Vehicle stability;

(J) Any vehicle inspection and maintenance the operator is required to perform;

(K) Refueling and/or charging and recharging of batteries;

(L) Operating limitations;

(M) Any other operating instructions, warnings, or precautions listed in the operator's manual for the types of vehicle that the employee is being trained to operate.

(ii) Workplace-related topics:

(A) Surface conditions where the vehicle will be operated;

(B) Composition of loads to be carried and load stability;

(C) Load manipulation, stacking, and unstacking;

(D) Pedestrian traffic in areas where the vehicle will be operated;

(E) Narrow aisles and other restricted places where the vehicle will be operated;

(F) Hazardous (classified) locations where the vehicle will be operated;

(G) Ramps and other sloped surfaces that could affect the vehicle's stability;

(H) Closed environments and other areas where insufficient ventilation or poor vehicle maintenance could cause a buildup of carbon monoxide or diesel exhaust;

(I) Other unique or potentially hazardous environmental conditions in the workplace that could affect safe operation.

(iii) The requirements of this section.

(4) Refresher training and evaluation.

(i) Refresher training, including an evaluation of the effectiveness of that training, shall be conducted as required by paragraph (l)(4)(ii) to ensure that the operator has the knowledge and skills needed to operate the powered industrial truck safely.

(ii) Refresher training in relevant topics shall be provided to the operator when:

(A) The operator was observed to operate the vehicle in an unsafe manner;

(B) The operator has been involved in an accident or near-miss incident;

(C) The operator has received an evaluation that reveals that the operator is not operating the truck safely;

(D) The operator is assigned to drive a different type of truck; or

(E) A condition in the workplace changes in a manner that could affect safe operation of the truck.

(iii) An evaluation of each powered industrial truck operator's performance shall be con ducted at least once every three years.

(5) Avoidance of duplicative training. If an operator has previously received training in a topic specified in paragraph (l)(3) of this section, and such training is appropriate to the truck and working conditions encountered, additional training in that topic is not required if the operator has been evaluated and found competent to operate the truck safely.

(6) Certification. The employer shall certify that each operator has been trained and evaluated as required by this paragraph (l). The certification shall include the name of the operator, the date of the training, the date of the evaluation, and

the identity of the person(s) performing the training or evaluation.

(7) Dates. The employer shall ensure that operators of powered industrial trucks are trained, as appropriate, by the dates shown in the following table.

If the employee was hired	
Before December 1, 1999	After December 1, 1999
The initial training and evaluation of that employee must be completed	
By December 1, 1999	before the employee is assigned to operate a powered industrial truck

(8) Appendix A to this section provides non-mandatory guidance to assist employers in implementing this paragraph (l). This appendix does not add to, alter, or reduce the requirements of this section.

Appendix

Appendix A
Stability of Powered Industrial Trucks
(Non-mandatory Appendix to Paragraph (l) of This Section)

A-1. Definitions.
The following definitions help to explain the principle of stability:

Center of gravity is the point on an object at which all of the object's weight is concentrated. For symmetrical loads, the center of gravity is at the middle of the load.

Counterweight is the weight that is built into the truck's basic structure and is used to offset the load's weight and to maximize the vehicle's resistance to tipping over.

Fulcrum is the truck's axis of rotation when it tips over.

Grade is the slope of a surface, which is usually measured as the number of feet of rise or fall over a hundred foot horizontal distance (the slope is expressed as a percent).

Lateral stability is a truck's resistance to overturning sideways.

Line of action is an imaginary vertical line through an object's center of gravity.

Load center is the horizontal distance from the load's edge (or the fork's or other attachment's vertical face) to the line of action through the load's center of gravity.

Longitudinal stability is the truck's resistance to overturning forward or rearward.

Moment is the product of the object's weight times the distance from a fixed point (usually the fulcrum). In the case of a powered industrial truck, the distance is measured from the point at which the truck will tip over to the object's line of action. The distance is always measured perpendicular to the line of action.

Track is the distance between the wheels on the same axle of the truck.

Wheelbase is the distance between the centerline of the vehicle's front and rear wheels.

A-2. General.

A-2.1. Determining the stability of a powered industrial truck is simple once a few basic principles are understood. There are many factors that contribute to a vehicle's stability: the vehicle's wheelbase, track, and height; the load's weight distribution; and the vehicle's counterweight location (if the vehicle is so equipped).

A-2.2. The "stability triangle," used in most stability discussions, demonstrates stability simply.

A-3. Basic Principles.

A-3.1. Whether an object is stable depends on the object's moment at one end of a system being greater than, equal to, or smaller than the object's moment at the system's other end. This principle can be seen in the way a see-saw or teeter-totter works: that is, if the product of the load and distance from the fulcrum (moment) is equal to the moment at the device's other end, the device is balanced and it will not move. However, if there is a greater moment at one end of the device, the device will try to move downward at the end with the greater moment.

A-3.2. The longitudinal stability of a counterbalanced powered industrial truck depends on the vehicle's moment and the load's moment. In other words, if the mathematic product of the load moment (the distance from the front wheels, the approximate point at which the vehicle

would tip forward) to the load's center of gravity times the load's weight is less than the vehicle's moment, the system is balanced and will not tip forward. However, if the load's moment is greater than the vehicle's moment, the greater load-moment will force the truck to tip forward.

A-4. The Stability Triangle.

A-4.1. Almost all counterbalanced powered industrial trucks have a three-point suspension system, that is, the vehicle is supported at three points. This is true even if the vehicle has four wheels. The truck's steer axle is attached to the truck by a pivot pin in the axle's center. When the points are connected with imaginary lines, this three-point support forms a triangle called the stability triangle.

A-4.2. When the vehicle's line of action, or load center, falls within the stability triangle, the vehicle is stable and will not tip over. However, when the vehicle's line of action or the vehicle/load combination falls outside the stability triangle, the vehicle is unstable and may tip over.

A-5. Longitudinal Stability.

A-5.1. The axis of rotation when a truck tips forward is the front wheels' points of contact with the pavement. When a powered industrial truck tips forward, the truck will rotate about this line. When a truck is stable, the vehicle-moment must exceed the load-moment. As long as the vehicle-moment is equal to or exceeds the load-moment, the vehicle will not tip over. On the other hand, if the load moment slightly exceeds the vehicle-moment, the truck will begin to tip forward, thereby causing the rear to lose contact with the floor or ground and resulting in loss of steering control. If the load-moment greatly exceeds the vehicle moment, the truck will tip forward.

A-5.2. To determine the maximum safe load-moment, the truck manufacturer normally rates the truck at a maximum load at a given distance from the front face of the forks. The specified distance from the front face of the forks to the line of action of the load is commonly called the load center. Because larger trucks normally handle loads that are physically larger, these vehicles have greater load centers. Trucks with a capacity of 30,000 pounds or less are normally rated at a given load weight at a 24-inch load center. Trucks with a capacity greater than 30,000 pounds are normally rated at a given load weight at a 36- or 48-inch load center. To safely operate the vehicle, the operator should always check the data plate to determine the maximum allowable weight at the rated load center.

A-5.3. Although the true load-moment distance is measured from the front wheels, this distance is greater than the distance from the front face of the forks. Calculating the maximum allowable load-moment using the load-center distance always provides a lower load- moment than the truck was designed to handle. When handling unusual loads, such as those that are larger than 48 inches long (the center of gravity is greater than 24 inches) or that have an offset center of gravity, etc., a maximum allowable load-moment should be calculated and used to determine whether a load can be safely handled. For example, if an operator is operating a 3000 pound capacity truck (with a 24-inch load center), the maximum allowable load-moment is 72,000 inch-pounds (3,000 times 24). If a load is 60 inches long (30-inch load center), then the maximum that this load can weigh is 2,400 pounds (72,000 divided by 30).

A-6. Lateral Stability.

A-6.1. The vehicle's lateral stability is determined by the line of action's position (a vertical line that passes through the combined vehicle's and load's center of gravity) relative to the stability triangle. When the vehicle is not loaded, the truck's center of gravity location is the only factor to be considered in determining the truck's stability. As long as the line of action of the combined vehicle's and load's center of gravity falls within the stability triangle, the truck is stable and will not tip over. However, if the line of action falls outside the stability triangle, the truck is not stable and may tip over.

A-6.2. Factors that affect the vehicle's lateral

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NATIONAL FIRE PROTECTION ASSOCIATION (NFPA) AND CERTIFIED FIRE PROTECTION SPECIALIST BOARD OFFER CERTIFIED FIRE PROTECTION SPECIALIST EXAMINATION PROGRAM

The National Fire Protection Association (NFPA) and the Certified Fire Protection Specialist Board (CFPSB) have announced they will work in partnership to offer the Certified Fire Protection Specialist Examination to non-engineering fire prevention or protection technologists who have acquired expertise and professionalism through applied work experience and related educational opportunities. NFPA will administer the program and the CFPSB will provide overall direction.

Certification may be awarded upon successful completion of at least six years of education and progressive experience in any field of fire protection, and a passing score on the Certification Examination, which is based on the 18th Edition of NFPA's Fire Protection Handbook.

The CFPS credential is pursued by fire chiefs and marshals, inspectors, educators and safety managers, loss and risk control specialists, as well as fire protection consultants and design professionals.

The Certified Fire Protection Specialist Program was established in 1971 to compliment other certification and licensing programs. "Continuation of this certification program is critical to our industry," says Gary O. Tokle, NFPA assistant vice president for public fire protection. "Professionalism in the field of fire protection specialists is reliant upon a balance of education, experience and knowledge. Standardized certification ensures consistent excellence in those attributes. For the individuals, earning internationally recognized certification brings both peer recognition and the opportunity for career advancement."

Bill Tamburro, chair of the CFPSB, says this new partnership is a giant step in the right direction. "Recognition for experience, expertise and professionalism for fire protection specialists is an important incentive for excellence. I am delighted that CFPSB and NFPA have joined in partnership to further this valuable certification program. Both organizations look forward to a long and fruitful partnership."

The Insurance Loss Control Association will be sponsoring the CFPS exam at their annual convention in Harrisburg, Pa. The CFPS exam will be on Wednesday, October 20 from 1:00 p.m. to 4:00 p.m. at the Holiday Inn Hotel and Conference Center in Harrisburg. To register for the CFPS exam, please contact CFPSB at 1 Batterymarch Park, P.O. Box 9101, Quincy, MA 02269 or phone (617) 984-7484, email cfps@nfpa.org.

ARC FAULT CIRCUIT INTERRUPTER (AFCI)

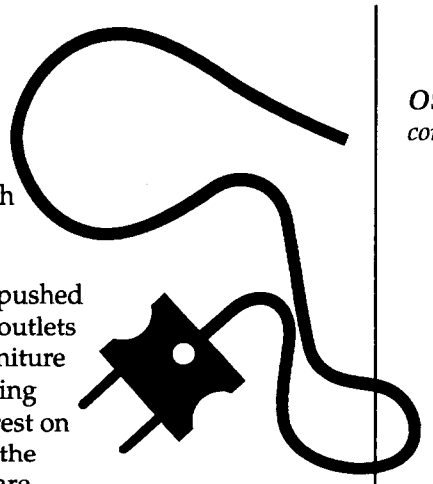
According to the consumer Products Safety Commission in recent years, residential fires have numbered more than 450,000 annually. Of those fires approximately 155,000 (34%) have originated from an electrical source. That's over 400 a day.

Many times the fire could not be pinpointed because of the extensive damage afterwards, leaving little or no evidence for investigators. How many times have we read that a fire was caused by an unknown electrical source?

In 1994, the Consumer Product Safety Commission in association with Underwriting Laboratories and various electrical equipment manufactures formed an association to study means to reduce electrical related residential fires.

The study found that circuit breakers, which detect overloads and short circuit in wiring, do stop the flow of electricity and prevent fires from starting. The study also found that approximately 40,000 of the electrical fires each year were in fact caused by electrical arcs from damaged cords or wiring. The electrical arcs occur at lower levels of the time/current ratio than circuit breakers are set to respond. As such, these arcs go undetected sometimes for years. The heat from these arcs, sometimes exceeding 5,000 degrees, can degrade the insulation even if in tact. Many times, these arcs are the source of ignition for fire to the insulation and/or adjoining materials.

The electrical arcs can be caused by overheating or stress on cords or wires from repeated/prolonged exposure of a cord to a hot air duct and/or sunlight. The damage to the wiring, such as a stable cutting into the insulation during installation of the nail for the picture hanger which cuts into the wiring, are also sources. Damaged and worn extension cords from walking on, having them run through door jams, plugs pushed in the outlets by furniture or having them rest on top of the cords are other sources. Loose connections, aging wiring, stress from vibration and connected to metal, misapplied or damaged electrical appliances add to the list. How many of us are guilty of some of these abuses in our own homes? Electricity has become such an integral part of our lives that we tend to loose the healthy respect that it deserves. The potential for fire has also increased as more homeowners and small businessmen have tackled small electrical jobs. This has been helped in part with the big box home improvement stores and TV shows offering locations for supplies and instructions. "We did it ourselves, we saved money, it's not that difficult, no big thing, and we did it right away" - any of these sound familiar?



This study lead to the development of the Arc Fault Circuit Interrupter, AFCI. They are currently limited to single and multi-family occupancies on 15 and 20-ampere branch circuits. An AFCI directly detects the unique characteristics of arcing and de-energizing the circuit upon detection. The arcing detection is recognized within wiring and connections of the distribution system, extension cords, and appliance cords when damage or improper installation is discovered. They are designed to supplement the existing circuit protection in the home.

The NFPA has made these devices part of NFPA 70, National Electrical Code, for 1999 and will require AFCI installation in bedroom receptacles starting in 2002.

OSHA Forklift Summary
continued from page 5

stability include the load's placement on the truck, the height of the load above the surface on which the vehicle is operating, and the vehicle's degree of lean.

A-7. Dynamic Stability.

A-7.1. Up to this point, the stability of a powered industrial truck has been discussed with out considering the dynamic forces that result when the vehicle and load are put into motion. The weight's transfer and the resultant shift in the center of gravity due to the dynamic forces created when the machine is moving, braking, cornering, lifting, tilting, and lowering loads, etc., are important stability consider ations.

A-7.2. When determining whether a load can be safely handled, the operator should exercise extra caution handling loads that cause the vehicle to approach its maximum design characteristics. For example, if an operator must handle a maximum load, the load must be carried at the lowest position possible, the truck be accelerated slowly and evenly, and the forks should be tilted forward c autiously. However, no precise rules can be formulated to cover all of these eventualities.

1999 ILCA CONFERENCE AGENDA

Plans have been set for the 1999 ILCA Annual Conference in Harrisburg, Pennsylvania on October 18-20. The Conference Planning Committee has once again put together an outstanding agenda for this year's program.

Sunday, October 17, 1999

1:00 p.m.	Hershey Park: Plant Tour, Museum, Zoo

Monday, October 18, 1999

8:00 a.m.	Registration Coffee/Rolls
8:30 a.m.	Welcome and Opening Remarks
8:45 a.m.	General Session Motivational Keynote Speaker Industry Keynote Speaker
10:15 a.m.	Break
10:30 a.m.	General Session Products Liability
12:00 p.m.	Lunch (provided)
1:00 p.m.	Concurrent Sessions Boeckh Playgrounds Garages and Dealerships/Fleet
2:30 p.m.	Break
3:00 p.m.	Repeat Concurrent Sessions Boeckh Playgrounds Garages and Dealerships/Fleet
4:30 p.m.	Adjourn
5:00 p.m.	Hospitality Reception

Tuesday, October 19, 1999

8:00 a.m.	Coffee/Rolls
8:30 a.m.	General Session OSHA Haz Com
9:45 a.m.	Break
10:15 a.m.	General Session Roundtable Discussion
11:30 a.m.	Annual Business Meeting
12:00 p.m.	Lunch (provided)
1:00 p.m.	Concurrent Sessions Marshall Swift Photo Technology Dry-Vit Construction
2:30 p.m.	Break
3:00 p.m.	Repeat Concurrent Sessions Marshall Swift Photo Technology Dry-Vit Construction
4:30 p.m.	Adjourn

Wednesday, October 20, 1999

8:00 a.m.	Coffee/Rolls
8:30 a.m.	General Session NFPA 30
10:00 a.m.	Break
10:30 a.m.	General Session Wind Storm, Ice Storm, All Weather Conditions
11:45 a.m.	Closing Remarks
12:00 p.m.	Lunch on your own
1:00 p.m.-4:00 p.m.	CFPS Exam

1999 ILCA CONFERENCE PLANNING COMMITTEE

Chairman
Rowland McClave, III, CFPS
Insurance Services Office, Inc.
Stephentown, N.Y.

C. Ronald Frawley
The Harford Mutual Insurance Cos.
Bel Air, Md.

Tom Perry
Insurance Services Office, Inc.
Pelham, N.H.

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Arkwright Mutual Insurance Company
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Central Insurance Companies
Westerville, Ohio

Robert Titter, CPCU, ALCM, CFPS
Crum & Forster Insurance
Lexington, Ohio

Robert Timko, CFPS
Millers Mutual Insurance Company
Harrisburg, Pa.

William Anderson, SPHR, CFPS
Millers Mutual Insurance Company
Greensburg, Pa.

Steve Laskoski
Charles Hock Associates
Clifton Park, NY

Susan Halloran
NAMIC
Indianapolis, Ind.

NEW TO THE ILCA CONFERENCE

There will be a trade show during this year's conference!

REGISTER NOW FOR THE 1999 ILCA CONFERENCE

1999 ILCA Conference for Insurance Professionals
October 18-20, 1999
Holiday Inn Hotel & Conference Center
Harrisburg, Pa.

Registration fee includes seminar materials, three continental breakfasts, two lunches and all refreshment breaks. Please make check payable to NAMIC.

ILCA Member		Nonmember
$219	Before September 16	$239
$239	After September 16	$259

Hotel Reservations: Please make your overnight arrangements directly with the Harrisburg Holiday Inn Hotel & Conference Center (717) 774-2721. Arrangements have been made for rooms at a group rate. Please mention that you are attending the Insurance Loss Control Association Annual Conference. Rates are $70.00 for single and double occupancy, plus tax. The cutoff date for this rate is September 16, 1999.

Please register the following:

Names
(Check box if ILCA member)

Company Name and Address

1. _____ ☐ _____

2. _____ ☐ _____

Mail To: NAMIC Member Services Department, P.O. Box 68700, Indianapolis, IN 46268. Enclose check payable to NAMIC. Fee includes all seminar materials, coffee and soda breaks, two lunches and 1.4 CEUs. NOTE: Nonmember fee includes ILCA membership dues for one year.

Tour

Sunday, October 17

☐ Yes, I want to attend the Hershey Park Tour from 1:00-4:00 p.m.

Workshops

(Please choose two per day)

Monday, October 18

☐ 1 Boeckh	☐ 1:00-2:30 p.m.	☐ 3:00-4:30 p.m.
☐ 2 Playgrounds	☐ 1:00-2:30 p.m.	☐ 3:00-4:30 p.m.
☐ 3 Garages and Dealerships	☐ 1:00-2:30 p.m.	☐ 3:00-4:30 p.m.

Tuesday, October 19

☐ 4 Marshall Switt	☐ 1:00-2:30 p.m.	☐ 3:00-4:30 p.m.
☐ 5 Photo Technology	☐ 1:00-2:30 p.m.	☐ 3:00-4:30 p.m.
☐ 6 Dry-Vit Construction	☐ 1:00-2:30 p.m.	☐ 3:00-4:30 p.m.

Wednesday, October 20

☐ I will take the CFPS Exam.
☐ I will not take the CFPS Exam.

Roundtable topic suggestions: _____

Reports from the Field

Have you noted a new type of material or technique being used in construction? Found unusual exposures in an operation or business? Seen some funny or just strange thing out there in never land? Observed a positive or negative trend? If you have observations or information, which may be helpful to other members or even for a good laugh, pass it on. We will convey the more useful items in future newsletters. You can send me the materials via mail or even easier e-mail at: ron_frawley@harfordmutual.com .

The one item that I have observed among the cooking operations surveyed is the increase of those using solid fuel appliances. The majority of these businesses are using wood ovens. Most are newer installation put in within the past three years. I suspect that this increase is in part to stay competitive with the current trends. Only 20% were mostly compliant per NFPA 96, with the remaining having extensive defects. The last one inspected had over a cord of wood stored directly beneath the hearth area. The ashes were disposed of in the general use dumpster among the other less intelligent practices.

THE LIGHT SIDE

When John F. Kennedy was asked about his becoming a hero during the war he responded, "It was absolutely involuntary. They sank my boat."

An honest man is never a successful fisherman.

If you watch a game, it's fun. If you play, it's recreation. If you work at it, it's golf.

"Personally I'm always ready to learn, although I do not always like being taught."

— Winston Churchill

1999 ILCA Conference Registration Enclosed

Future meeting sites for the ILCA Conference are:

October 2000 — Boston/Peabody, Mass.

October 2001 — Indianapolis, Ind

October 2002 — Baltimore, Md

INSURANCE LOSS CONTROL ASSOCIATION
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