

riskreporter

A QUARTERLY PUBLICATION BY CHURCH MUTUAL INSURANCE

Is your potluck fare safe?

Guidance to ensure food safety

Potluck suppers are time-honored occasions for fellowship and sharing favorite dishes. However, they can easily become occasions for sharing the pathogens that cause foodborne illnesses.

It's likely that as many as 10 percent of your congregation will contract a food-related illness in the next 12 months. The Centers for Disease Control (CDC) estimates that 76 million people become ill each year from foodborne and beverage-borne illnesses. More than 300,000 must be hospitalized and 5,200 die in the United States.

Foodborne illnesses can pose a serious health risk and are even fatal for some people.

"The very old and the very young are at greater risk for contracting foodborne illnesses and having more troubling symptoms," said Katie Hoskins, spokesperson for the CDC. "Foodborne illnesses are of particular concern for people with chronic illnesses, especially with compromised immune systems, such as people with HIV, chronic heart disease and those who are undergoing chemotherapy."

Many people never know they have a foodborne illness, believing their symptoms are flu or other ailments. Indeed, nausea, diarrhea, vomiting, fever, aching muscles, fatigue and stomach cramps are found

in both illnesses. If the afflicted individual is in a high-risk group or if symptoms persist or become acute, a physician should be contacted.

Preventing foodborne illnesses at your ministry

A flurry of volunteers dodge each other in the high-activity kitchen. Long tables creak under the weight of your members' favorite dishes — a bounty



One way to ensure food safety is to wash all raw fruits and vegetables.

most certainly — and a hazard waiting to happen. Contributing to the problem:

- The various cooking methods used to prepare the food.
- Dishes brought from home and held at room temperature.
- So many hands involved in preparation.
- Hold food at room temperature for no longer than two hours, one hour if the temperature is more than 90 degrees.
- Chilled or hot food should be transported in thermal containers to maintain the proper temperature.

Unfortunately, contaminated food often looks and smells quite normal, so it can be hard to tell if it is safe to eat. There are, however, a number of steps that can be taken to prevent contamination.

Hot and cold

Most food-safety practices are rooted in common sense.

"Keep hot food hot and cold food cold. Cook it at the proper temperature and hold it at

the proper temperature," said Steve Davis, public affairs specialist with the Food and Drug Administration (FDA).

Pathogens multiply quickly in the danger zone between 40 degrees and 140 degrees, so food should be either hotter or colder than those temperatures. Steps you can take to prevent pathogens from forming:

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A PERSPECTIVE

The warm months of summer offer the perfect opportunity for congregations to gather outdoors as a community to enjoy potluck dinners. Although these outdoor-dining experiences share a relaxed and carefree atmosphere, they also pose serious hidden health risks with the potential for making entire congregations ill.

Warm summer temperatures, combined with the challenges of dining outdoors, multiply your risk for foodborne illnesses. However, with the proper education and careful preparation, picnics and outdoor food festivals can be a delicious success.

Risk Reporter spoke with James Jens, executive chef at the Hilton Madison Monona Terrace in Madison, Wis.



James Jens

Not only are Jens and his staff experts on food safety, they tackle the challenges of outdoor-food preparation daily throughout the summer, preparing three-course dinners outside on the lawn of the Wisconsin State Capitol.

Risk Reporter: Preparing for a large outdoor picnic can seem like a tremendous and complicated

undertaking — what issues should be addressed when planning the event?

James Jens: Planning for a picnic should begin by analyzing the ingredient list for each dish to identify any special precautions or requirements that need to be taken such as refrigeration, defrosting or proper cooking temperatures. When choosing a location, it is important to determine what resources will be available at the site. If possible, select a picnic location with hand-washing facilities and a covered shelter with tables and plenty of shade.

RR: Can you recommend a basic checklist of supplies that will help food preparation at picnics run smoothly and safely?

JJ: There are essential items you should include for safe food preparation at every picnic or outdoor potluck; however, the menu and location will determine additional items.

- Detergent and bleach solutions for cleansing and sanitizing.
- Disposable antiseptic towelettes for hand washing.
- Paper towels and clean wash rags.
- Extra serving utensils and plates to prevent cross-contamination.
- Plastic wrap and lids to cover food.
- Coolers with ice.
- Meat thermometer.


RR: Are there specific foods that should be avoided on picnic menus because of the risks they pose?

JJ: As long as you exercise common sense, almost anything is possible for food preparation at outdoor



events. However, certain ingredients or foods are labeled high-risk and require extra precautions. Bacteria prefer to grow on meat, poultry, seafood, eggs, dairy products and produce, especially when exposed to warm summer temperatures. Salad ingredients, such as potatoes, eggs and mayonnaise, are often associated with instances of food poisoning. When possible, substitute pasteurized eggs or processed mayonnaise in recipes and chill all salad ingredients thoroughly before combining them. For a safer alternative, you might consider replacing dressings containing dairy and egg products with a vinaigrette. Other popular picnic favorites, cantaloupe and melons, are commonly linked with foodborne illnesses. It is important to wash the rinds of melons and other produce thoroughly before slicing them to prevent the transfer of bacteria from the outside in.

RR: What steps should be taken to provide a sanitary area for outdoor food preparation?

JJ: Having a clean, sanitary food contact area is crucial to avoiding contamination. I recommend first cleaning the area with a detergent and water solution. However, cleaning with soap is not sufficient — the area must also be sanitized. A convenient sanitizing solution can be made by mixing two teaspoons of liquid chlorine bleach per one quart of water. Apply the sanitizer after cleansing and let it set for 10 to 15 minutes, then rinse with water and pat dry with clean towels. 

seasonal spotlight

Don't let hurricane season catch your congregation off guard

In an average three-year period, roughly five hurricanes will strike the United States coastline from Texas to Maine, killing approximately 50 to 100 people, injuring hundreds more and resulting in billions of dollars in property damages. With June 1 marking the beginning of the six-month hurricane season, it is important for places of worship in coastal areas to evaluate and improve their hurricane-preparedness procedures.

"When a hurricane strikes, many places of worship graciously open their doors to parishioners and the community, offering shelter, assistance and supplies," said Jon Boettcher, hurricane program manager for the South Carolina Emergency Management Division. "In order to protect their own property and provide the community with the quickest, most effective aid, it is important for these organizations to have detailed hurricane disaster plans in place long before they are needed.

There are many factors to consider when developing a plan, such as how far you are from the coast and the architectural design of your buildings.

"Organizations should begin their hurricane disaster plan by looking at risk factors associated with the location and structural design of their building," said Joe Farmer, public information director for the South Carolina Emergency Management Division.

It is important to assess your congregation's property and its vulnerability to wind and flying debris.

"Sanctuary buildings, with their long-spanning roofs and tall steeples, are susceptible by virtue of construction to hurricane-force winds," Boettcher said. "Large roofs can act almost like a sail during a storm, catching the wind, lifting the roof away from the walls. One effective option for securing buildings is hurricane strapping. These metal straps secure the roof to the walls and the walls to the building's foundation."

Many buildings face additional structural risks with the large volume of glass and fragile, stained-glass windows they contain.

"Storm shutters made of wood or metal offer sufficient protection for standard windows, while half-inch thick plywood also offers adequate protection when nailed over extremely large or difficult-to-fit windows," Farmer said. "In addition, outside areas should be surveyed and loose objects with the potential to become flying debris secured."

Hurricane plans also should include preparation for the risk of inland flooding.

"Inland flooding offers the biggest threat to loss of life and damage to property," Farmer said. "Religious institutions should determine if they are positioned in a flood-prone area and review their insurance policy annually to ensure they are protected by flood coverage. Organizations should also keep essential congregational records, along with a current and detailed inventory of possessions, including pictures of valuable items in a safe, secure location."

Flood insurance is separate from your facility's multi-peril policy. Church Mutual offers flood insurance through the National Flood Insurance Program. Contact your regional representative for more information.

Congregations located in a floodplain area also should have procedures for protecting their physical assets from devastating water damage. These steps should include moving valuable items out of the threatened building, or wrapping them in plastic and moving them from basement or ground levels to an elevated location.

The potential for dangerous flooding and strong winds force many members of your congregation to consider hurricane evacuation plans.

"Religious organizations may wish to act as a shelter for the community during a hurricane, but these good intentions can go awry if a structure is not hurricane-safe," said Farmer. "Religious institutions interested in becoming certified hurricane shelters should contact a local Red Cross."



Tennessee church rebuilds third time

May 2003 — Mother Liberty Church in Jackson, Tenn., was one of the many victims of severe weather this spring. However, this is the third time Mother Liberty is building from ruins. Originally built in 1817, the mother church for the area's entire Christian, Methodist and Episcopal denominations, was destroyed twice before by fire. Each time, the church has been rebuilt using the same bricks. The congregation plans to do so again in an effort to preserve the church's history.

Source: CNN: Sunday Morning

Health education offered to churches

April 2003 — The American Heart Association is conducting "Search Your Heart," a church-based heart-health and stroke-prevention education program, designed to reach primarily African-Americans due to their increased risks for death and disability from cardiovascular disease. Offered through neighborhood churches, the program offers blood-pressure screenings, heart-healthy cooking and nutritional classes, walking clubs and other activities designed to promote health. For more information, visit the American Heart Association's Web site at: www.AmericanHeart.org or call 800-AHA-USA 1.

Source: The Fort Worth Star-Telegram

Program offers cars for church service

April 2003 — Kingdom Ventures Inc., a church development company, has developed a private-label community program for churches that enables young disadvantaged individuals or single parents to receive a free car by performing 100 hours of service to their local church. Undercover Angels Network (UCAN) helps small churches solicit members for unused or unwanted cars which are then donated to disadvantaged members in return for 100 hours of work done for the church. For more information, visit the Kingdom Ventures Web site at: www.kdmvcorp.com.

Source: PrimeZone Media Network

Church Mutual unveils Risk Alert



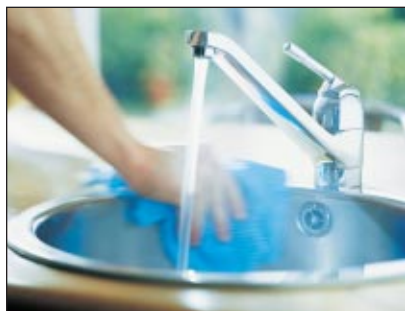
In response to customers requesting more timely risk management information, Church Mutual has developed *Risk Alert*. The new tool is designed to allow Church Mutual to

distribute valuable information to its customers quickly and efficiently.

Each *Risk Alert* will highlight a single risk or loss trend identified by Church Mutual, and more importantly, outline the steps that should be taken to prevent such losses.

A complete library of *Risk Alert* notices will be posted on the Church Mutual Web site — www.churchmutual.com — in the Risk Management Help section.

- Thaw food in the refrigerator, or in the microwave if it's going to be cooked immediately — never at room temperature.
- When reheating food that has been fully cooked, heat to a minimum temperature of 165 degrees.
- Check your oven temperature regularly and maintain accurate food thermometers for those in the kitchen to use. Post charts of the internal temperatures at which specific food items are safely cooked.



Keep it clean

“Cross-contamination is a big issue,” said the FDA’s Davis. “Pathogens spread between food items — from hands, cutting boards and with the utensils and tools used in preparing food.”

- Hands should be thoroughly scrubbed, with warm water and soap, then dried with a clean towel. When should food handlers wash their hands? Before starting food preparation, before leaving the restroom and between handling raw meat and other types of food. Although handwashing is considered one of the best ways to stop the spread of foodborne diseases, studies show most Americans don’t wash their hands correctly — if at all — as part of their food-handling routine.
- Don’t use the same utensils, platters and cutting boards for different foods, such as poultry and fresh vegetables, without scrubbing and sanitizing them between use.
- Sponges, wash rags and towels are great hosts for harmful bacteria. Wash them frequently in a hot-water washing machine cycle.


- People who are ill and people with coughs or open cuts on their hands should not be allowed in a food-preparation area.

Well done

Cooking methods and the practice of determining “doneness” by sight also are key to food safety. “We tell people not to rely on the color of cooked foods,” said Diane Van, public affairs specialist with Food Safety and Education, Food Safety and Inspection Service (FSIS), United States Department of Agriculture (USDA). “A USDA study found consumers cook and order hamburgers based on the color of the meat. The study showed that only one out of every four burgers that looked well cooked had reached a safe temperature at its center.”

- Always use a thermometer to ensure food is cooked to the proper temperature.
- Cook burgers to a temperature of 160 degrees.
- Keep cooked food and raw food separate.
- Discard marinades, batter or breading that has come into contact with raw food.
- Wash raw fruit and vegetables.
- When packing raw items for transport, keep them separate from foods that won’t be cooked. For example, don’t pack raw hamburger where its juices can drip on tomatoes or buns.

Diane Van says that the number of outbreaks of foodborne illnesses at churches led the FSIS to develop a booklet, “Cooking for Groups: A Volunteer’s Guide to Food Safety.” The publication is available at no cost in limited quantities and may be ordered by the following methods:

- On the Internet at www.fsis.usda.gov/OA/pubs/cfg/order.htm.
- By fax — 202-720-9063.
- By mail at: Federal Consumer Information Center, Item #604H, Pueblo, CO 81009. 

QUICK TIPS

With the hurricane season upon us, it is important for places of worship to consider a hurricane preparedness plan. Here are some quick tips to help make your congregation ready to weather a potential storm:

- Assemble a hurricane-disaster kit complete with a three-day supply of nonperishable food, water, flashlights, radios, first-aid materials, blankets and toiletry items.
- Prune trees and shrubbery regularly and remove dead branches to prevent flying debris.
- Eliminate any potential fire hazards and secure loose objects within congregation buildings.
- Have an evacuation route pre-planned and advise others in the congregation of where you will be staying and how they can contact you.

FOR MORE INFORMATION

For more information on food safety, visit the United States Department of Agriculture Food Safety and Inspection Service Web site at: www.fsis.usda.gov. Visit www.foodsafety.gov for more information on safe food temperatures.



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