

# riskreporter

A QUARTERLY PUBLICATION BY CHURCH MUTUAL INSURANCE

## *Preparation is key to safe travel*

**May 1995** — A 15-passenger van filled to capacity and traveling in excess of 70 mph experiences a flat tire. The driver loses control and crashes. Three passengers are killed, and 12 are seriously injured.

**August 1997** — A van carrying 12 passengers has a tire blowout, causing the 17-year-old driver to lose control. One passenger is killed, and 11 are seriously injured.

**June 1999** — The driver of a 15-passenger van falls asleep at the wheel and loses control of the vehicle. Three passengers are killed, and four are seriously injured. All seven fail to wear a seat belt and are ejected from the vehicle.

The common denominator in all of these tragedies is they involved vehicles owned or rented by religious organizations, and they occurred while on sponsored religious outings, such as a sporting event, concert or a camping trip.

From 1995 through 2001, Church Mutual customers suffered more than 32,500 automobile accidents. Twenty of those, involving 15-passenger vans, resulted in fatalities or serious injuries. In those, 17 people were killed, and 68 were seriously injured.

Although there is no way to prevent all accidents, investigations into the accidents involving Church Mutual customers presented some

disturbing conclusions. Half of the 20 accidents were caused by tire failure. In many of the accidents, untrained or young drivers were involved, and most of the injured or killed were not wearing seat belts.

“The role of seat belts is huge,” said Rae Tyson, spokesperson for the National Highway Traffic Safety Administration. “Overwhelmingly, those who die in 15-passenger van accidents are not wearing seat belts.”



**Failing to concentrate** on driving is the cause of many accidents.

In addition to mandating the use of seat belts, religious organizations that transport members of their congregations need to create maintenance programs and transportation guidelines with safety being the number one goal.

“We have a maintenance schedule for each of our 18 vehicles, and we track them,” said Doug Drage, church administrator of Family Life Fellowship in Moberly, Mo. “We

rely on our vehicles and have to make sure they are running right. We have a contract for maintenance with a professional mechanic.”

A maintenance program should include regular inspection of each vehicle by a certified mechanic and service in accordance with the vehicle’s maintenance manual. It is especially important to monitor tire wear and replace tires whenever needed. When purchasing tires, only buy those

properly sized and rated for the vehicle.

A quick visual inspection by the driver before all trips is another good way to reduce the odds of having a problem.

“All of our drivers inspect the vehicle before and after each trip,” Drage said. “We have a detailed checklist they use. They check the lights, wipers, directionals, brakes and

emergency brake, tires, oil and other fluids.”

While en route, monitor all gauges and warning lights, and always carry an emergency kit including flares, reflectors, fire extinguisher and first-aid kit.

Many religious organizations use 15-passenger vans. When using these larger vehicles, special care is needed, and only experienced drivers should be allowed to operate them.

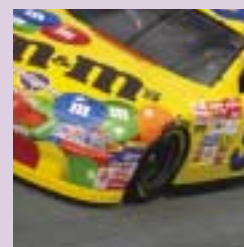
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# A PERSPECTIVE



Ken Schrader

If there's one profession where the science of safe driving becomes a way of life, it's that of a professional race car driver.

**Risk Reporter** talked with NASCAR racing legend Ken Schrader, who started racing professionally more than 17 years ago. Schrader, who competes in the Winston Cup, NASCAR Craftsman Truck Series, as well as Busch and ARCA races, shared his thoughts on safe driving both on and off the track.

**Risk Reporter:**

*When did you start driving?*

**Ken Schrader:** I don't really remember when I actually started driving. I guess you could say that I have always loved things with wheels. I think I was six or seven when my dad got me my first go-cart. He tied a cable from the go-cart to a post in our backyard, and I went round and round in circles for hours until that car ran out of gas. I haven't stopped going in circles since.

There's actually a really funny story about my driving career. I turned 16 on a Saturday. The next day — Sunday — I drove in and won my very first race. However, I didn't get my driver's license until Monday!

**RR:** *How did your father instill in you the importance of safe driving?*

**KS:** My dad was like every other parent out there — worrying whenever I got behind the wheel. My dad just told me to pay attention to what I was doing and to

keep my eyes on the road. Staying on top of your game and being prepared for the unexpected are the keys to being a good driver.

**RR:** *How do your driving habits differ from driving on the track as compared to driving around the neighborhood?*

**KS:** Driving a race car isn't just driving in circles really fast. There are a lot of similarities between driving on the highway and being a race car driver. To do either successfully, you have to be really focused and, in many ways, very disciplined.

**RR:** *What are some of the biggest mistakes people make while driving?*

**KS:** I think that people get distracted too easily. Like I said, you really have to stay on top of your game at all times. When I'm driving 180 mph or more out there on the track, I have to stay focused. I have to pay attention to what I'm doing and be aware of everything that is going on around me. That part

is similar to driving on the road — you still have to keep your eyes open and be aware of your surroundings at all times.

**RR:** *How is additional safety being brought to the sport of racing?*

**KS:** NASCAR is continuously making improvements to the sport of racing. Over the years, NASCAR has made sweeping changes to our sport to make it safer for drivers, crew members and spectators. NASCAR has mandated window nets, slower pit road speeds and head and neck restraints for the drivers, and this year, crew members who go over the wall will be required to wear helmets for their protection — and the changes won't stop there. NASCAR is constantly studying how to make this a safe and exciting sport for all those involved. [\[1\]](#)

Visit  
**QUICK TIPS**  
on back for  
Ken Schrader's driving tips

## seasonal spotlight

### **Prevention: crucial in limiting water damage**

It doesn't take a flood of biblical proportions to cause serious water damage to a building. Ken Hellevang, extension engineer at North Dakota State University, has become a flood expert, although not necessarily by choice.

In the past couple of years, North Dakota has been victim to some of the country's worst floods. After 1997's snow melt and 2000's eight inches of rain in eight hours, the state has earned a reputation as the nation's "flood capital."

High water and extensive damage have caused North Dakota to go on the offensive, with Hellevang playing a key role in preparing the community for future floods.

"There are two causes of floods — snow melt and sudden rain — and prevention can play a key role in limiting the damage either can cause," Hellevang said. "To minimize flood damage, spend a little time now examining flood risk, although admittedly experience is often the best teacher."

To start, look at the flood potential surrounding your building.

"There are three keys to assessing flood potential: elevation, drainage and slope," Hellevang said. "Not being blessed with good elevation, effective drainage or proper slope from the building involves taking extra steps to be better prepared."

A sloped ground plays a key role in preventing flooding. Proper landscaping techniques can aid in drainage, although oftentimes landscaping and structural inadequacies don't give water every opportunity for rapid descent.

Water enters a building from four areas: drain tiles, window wells,

sump pumps and sewer/drains. Prevention involving drain tiles generally requires forethought, like making sure there is a slope away from the building or that snow is pushed back four or five feet from the building. Making sure window wells are high enough to prevent water from flowing in also is important.

"Once inside, the sump pump and sewer/drains must be the focus of flood prevention efforts," Hellevang said. "Make sure you test your sump pump regularly by pouring water into the pit, and look into getting a battery backup as well as a back-up pump. Having a battery backup is important if power gets shut off in the flooded area."

To help prevent backwash through the drainage system, a flexible rubber ball about 1 1/4 times larger than the inside diameter of the sewer/drain pipe can be wedged and secured using a 2x4 against the ceiling.

"With religious institutions, it is also important to move valuables to higher locations," Hellevang said. "The damage caused by a flood to memorable or valuable items is irreparable."

If you have questions, seek professional help. Again, prevention is important.

"What tends to happen is people don't consult professionals until the damage is done, and at that time, the professionals are dealing with far too many requests to be immediately helpful," Hellevang said.

For more information, visit North Dakota State University Extension Service's Web site on flooding at:

[www.ag.ndsu.nodak.edu/flood/steps.htm](http://www.ag.ndsu.nodak.edu/flood/steps.htm)



Visit  
**How to purchase  
flood insurance**  
on back for  
flood insurance information



### **Mormons rank as No. 5 U.S. Church**

March 25, 2001 — The Church of Jesus Christ of Latter-day Saints, for the first time, has been listed among the top five largest churches in the United States with 5.2 million members according to figures released by the National Council of Churches. Rounding out the top four slots are Roman Catholics, Southern Baptists, United Methodists and Church of God in Christ with 63.6, 15.9, 8.3 and 5.4 million members respectively.

Source: *Church Business*

### **NTSB conducts tire tests for vans**

January 2002 — The National Transportation Safety Board has completed a series of vehicle stability and tire tests on 15-passenger vans, with a report to be issued by this summer. In earlier studies, the National Highway Traffic Safety Administration has concluded that vans become less stable as the passenger count increases, with the likelihood of a rollover tripling with 10 or more occupants.

Source: *National Transportation Safety Board*

### **FEMA tears down past practice**

September 9, 2001 — The top priority for Federal Emergency Management Agency's (FEMA) flood mitigation strategy is to acquire homes and businesses in flood-prone areas and either move them or tear them down. In the past, FEMA's strategy was to rebuild homes and businesses damaged or destroyed by floods. Since 1993, FEMA has spent \$1 billion acquiring 26,929 structures and elevating another 2,800 nationwide.

Source: *Fedgazette*

### **Legislative panel looks at limiting van usage**

February 5, 2002 — In early February, a Virginia legislative panel recommended approval for a bill that would prohibit public schools from transporting students in 15-passenger vans but opted not to impose the same requirements on private schools, child care centers and other organizations that provide school-related transportation. Further action is expected on this bill later this legislative session.

Source: *Roanoke Times & World News*

### **Bush names new head of faith-based initiative**

February 7, 2002 — President George W. Bush has named Jim Towey, an attorney who has worked on end-of-life issues and served as legal counsel to Mother Teresa, as the new director of the White House Office of Faith-Based and Community Initiatives. Towey, founder of the Florida-based Aging with Dignity, ran the state's health and social service agency under a Democratic administration and earlier worked as legal counsel for former Rep. Mark O. Hatfield, R-Oregon.

Source: *Episcopal News Service*

# QUICK TIPS

For NASCAR driver Ken Schrader, racing automobiles is a family affair that began with his father who was an accomplished short-track racer in the Midwest. Schrader, who grew up in the proverbial “fast lane,” offers the following tips for keeping you and your loved ones safe on the road:

- Before getting into your vehicle, inspect it to make sure it is in safe working order. Establish a maintenance routine to ensure that it stays that way.
- Always be prepared for the unexpected.
- Avoid distractions — driving requires your absolute attention at all times.
- Be courteous to other drivers.
- Leave plenty of space between you and the car in front of you — at least a two-second “cushion.”
- Use extra caution in inclement weather. Better yet, stay off the road until driving conditions improve.
- Don’t drive more than six to eight hours per day — fatigue reduces reaction ability which, in turn, reduces overall safety.
- Drive at a speed that is comfortable for you, never speed to make up for lost time — unless, of course, you’re on a racetrack.
- Fasten your safety belt.

Note: This list is just a starting point for safe, defensive driving. To receive a free copy of Church Mutual’s *The Road To Safer Transportation* booklet, the new transportation safety video and a driver’s checklist, call your regional representative at 800-554-2642 and select Option “1” when prompted, send an e-mail to [dneubauer@churchmutual.com](mailto:dneubauer@churchmutual.com) or mail your request to:

Corporate Communications  
3000 Schuster Lane, P.O. Box 357  
Merrill, WI 54452-0357

You also can order the video online at:  
[www.churchmutual.com/safety](http://www.churchmutual.com/safety)

## How to purchase flood insurance

Your Church Mutual representative now has the ability to offer flood insurance to customers through the National Flood Insurance Program.

The federal program allows homeowners and business owners in low-, moderate- and high-risk flood areas to insure their property from loss due to flooding. About 30 percent of all flood losses occur in “low risk” zones.

Homeowners can purchase up to \$250,000 of coverage, and businesses can arrange for up to \$500,000 of coverage.

For more information about the National Flood Insurance Program or to receive a premium quotation, call your Church Mutual representative at 800-554-2642 and select Option “1” when prompted.

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“We did research that shows vans loaded with passengers and luggage have a higher tendency to roll over,” Tyson said. “Anyone operating these vehicles needs to be aware of this.

“There is nothing unsafe about 15-passenger vans — it is just that their handling characteristics are so much different than other vehicles,” he said. “Training is necessary.”

The center of gravity of a 15-passenger van is raised when it is loaded to capacity and luggage is added, he said. Drivers need to recognize this and make adjustments, such as slowing down while cornering.

Because of this fact, the NHTSA issued a rare consumer advisory in April 2001.

“It’s an unusual step for us to put out an advisory, but after looking at our research, we decided the best thing we could do is get the word out to users of 15-passenger vans,” Tyson said. “We’re planning another advisory this spring before church groups, scout groups and other users of these vehicles head into the heavy summer travel season.”

The NHTSA recommends organizations only use drivers who hold commercial driver’s licenses; however, it is not a legal requirement. The threshold for a CDL in most states is 16 passengers.

Proper driving certification is a requirement at Family Life Fellowship.

“Anyone operating one of our buses must have a CDL, and anyone driving our vans must have a chauffeur’s license,” Drage said. “There are certain testing requirements associated with those licenses.”

All organizations that utilize 15-passenger vans should use the following tips to make their trips as safe as possible:

- Insist that the driver and all passengers wear seat belts. Those who don’t are more likely to be ejected from the vehicle in a rollover, and those ejected tend to suffer the most serious injuries and fatalities.
- Use mature and experienced drivers.
- Before every trip, inspect the vehicle from front to back, paying close attention to the tires. Make sure all tires are properly inflated.
- Look for tread wear. The Tire Industry Safety Council recommends that tires be replaced when the tread is down to one-sixteenth of an inch. Tire gauges to measure tread can be purchased at most auto supply stores.
- Never overload a van. An overloaded vehicle is difficult to maneuver, especially in the case of defensive driving.
- On longer trips, use two drivers and take frequent breaks.
- Obey all speed limits.

“We transport hundreds of members every week for our programs,” Drage said. “We not only want to make sure they are safe, we want them to feel safe.” ■



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