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CRISIS
MANAGEMENT
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From the Editor

Janice Rosenblatt, FTA, Executive Director,
Temple Beth Ami, Rockville, MD

Crisis management is a combination of prevention and preparation. The management process begins well in advance of any crises, through the creation and implementation of pro-active plans. Procedures that are to be followed must be clearly written, posted and reviewed. Buildings must be properly equipped with emergency supplies, and emergency systems must be maintained and tested regularly. Adequate insurance must be in place. And, most importantly, ALL staff must receive emergency training.

The first responsibility of the administrator is to assure that, while the crisis is being handled, the religious and spiritual aspects are able to continue with as little disruption as possible. This makes our job of managing crises unique. While we want to get our offices functioning as soon as possible, we need to get the religious services in place immediately.

This issue of the NATA Journal will discuss areas to consider in preventing crises, preparing for crises, evaluating the situation, addressing needs during crises, and following up after crises. Also included are a guide for writing an emergency manual, a check list of what to do in a crisis, and a complete list of insurance terms with which we should all be familiar. While this issue focuses on building-related crises, there are many other crises we all face and, hopefully, it will help you be prepared should any crisis occur.

Our next issue will feature some of the best workshops presented at recent conventions (selected from your evaluations). This broad-spectrum approach to the Journal is new and we hope will be of interest and assistance in many different areas of synagogue management.

From the President

Fern Kamen, FTA, Executive Director,
Temple Jeremiah, Northfield, IL, NATA President,

As I was organizing my thoughts for this article on Crisis Management, it occurred to me that not many of us experience major crises. We may encounter health issues, we may experience personnel issues, we may experience weather-related problems or vandalism problems. But, for the most part, our synagogues are strong, established institutions and we, as synagogue professionals, are prepared to handle crisis situations. As I sorted through my own crises of the past 20 years, I realized how fortunate I have been because they all, for the most part, have been manageable and were managed. I couldn’t decide how to begin this article, and then a crisis hit my home - literally.

On Thursday, May 18th, we had an unusually severe wind and thunderstorm that the weather service called a "micro burst". My husband and I came home after the storm to find that a 300 year old oak tree was felled by the wind and had split our roof in half. We entered the house to discover a torrent of water cascading from the hole in the roof, through our bedroom and down into our living room, where it had heavily damaged everything. We had no power, the rain was continuing to come down and we had suddenly become a family without a shelter. To make matters more difficult, we were told by the utility company that it was unlikely our power would be restored for at least a week. And then the temperature dropped into the low 40’s.

Now this was a crisis.

We were devastated, shocked, almost paralyzed. We were overwhelmed. We looked at one another and realized that it might have been worse. We were both unhurt and together. We started to make lists of what needed to be done to solve the problems.

First, we looked around to see exactly what damage had been done already, and what we could do to pre-
vent further damage. Mentally, we divided the catastrophe into manageable pieces; the water flow, the roof damage, the tree falling, the broken glass, the possibility of structural damage to the house, safety issues. And then, we began to come up with solutions for each of the pieces. We prioritized what needed to be done to control any further damage to the house. We recognized that the water flow had to be stopped, or at least diverted to where it could do no more harm. Then, we had to prevent any more water from coming into the house.

Gradually, we came to grips with the overall crisis. We did it by breaking down the huge, cosmic catastrophe into smaller pieces that weren’t quite as overwhelming. We found our list of contents and their values, we had a list of our tradespeople and our insurance people, with whom we had long term relationships, and we began to match these resources with our needs. Congregants and friends came forward to offer help, food, shelter. Our neighbors pooled resources to help each other. We took photographs to make certain our damage claims were recorded and substantiated.

After our “emergency” mentality was replaced by the “get things fixed” mode, it occurred to me that this experience wasn’t much different from what I had been trying to think about writing for this article. The steps we had to take to “manage” our personal crisis were parallel to what we need to do to manage problems in our synagogues. Granted the scale is different, but, nevertheless, we need to step back from the chaos and assess, evaluate and develop a staged plan to begin to fix the problem - piece by piece - step by step.

Document, keep receipts, keep a journal, take photographs, meet with people who can bring resources to bear, talk to colleagues, friends. Take small, easier to manage steps and find smaller, easier to manage solutions.

As I see the sunlight coming through the holes in my roof, I am comfortable that I have done everything I could do to minimize the damage and to begin the reconstruction work. My beautiful house is wrecked, but I’ve overcome being overcome and my crisis is under control. I also realize a crisis is exactly that - an unpredicted, unexpected event. It really is up to us how we manage, respond, and move forward.

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Guidelines for Selecting A Security Guard Contractor

Stuart Simmons, Executive Director;
Congregation Beth Israel, San Diego, CA

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June 18, 1999 - Three synagogues in Sacramento, California, are struck by arson attacks.

August 10, 1999 - The North Valley Jewish Community Center in Granada Hills, California, comes under attack by a gunman. Children and adults are shot.

Perhaps more than other recent incidents of Anti-Semitism, these two separate attacks, coming so close together last year, galvanized the thinking of Jewish community leaders and forced many of us to ask the question, “Could it happen where I work?” We all concluded that the answer was, “yes, of course it could.”

I wondered: Were we prepared to respond? How should we get prepared? To my relief, our local United Jewish Federation Community Relations Committee and the Regional Office of the Anti-Defamation League were asking the same questions, and a meeting was called inviting San Diego synagogues, Day Schools, the JCC and other agencies to come together and share ideas, information and resources. With only a few weeks left until the High Holy Days and the resumption of school activities, we were of one mind and purpose which was to do what we could to make ourselves feel safer and, maybe, even be safer.

Shortly after the community meeting, the Executive Director of the Regional ADL office, Morris Casuto, agreed to form a San Diego based committee, which we now call the San Diego Inter-Agency Security and Safety Committee. This group’s mission is to support the many diverse organizations of the San Diego Jewish Community by providing guidance and assistance in the creation of a safe and secure environment, unique to each facility.

The Committee is chaired by a retired Navy Vice-Admiral and has about 15 members. They include community leaders, representatives of two area police departments, several security consultants, the Executive Directors of our JCC and the ADL. I am honored to serve on this Committee. We started meeting last February.
and, at the present time, we are in the process of helping local agencies conduct their own safety and security inventory to help them assess their preparedness.

A big topic which has been around a long time addresses the question of the utilization of paid security guards. In some communities, off-duty police officers are able to provide security services to organizations, but this is not the case in our area, and we must rely on private security guard services. Prior to the referenced incidents, throughout the United States, there were plenty of synagogues that had never hired security guards. There were some that hired for the High Holy Days only, and then there were some that also hired on a regular basis for Shabbat worship. Finally, there were even some that hired security guards at all those times, plus when their schools were in operation and whenever their buildings were open.

Our synagogue, with a Day School and Nursery School, fell into this last category. We were using security guards on an almost full time basis but I was never really fully satisfied with the quality of service. I changed security guard contracting companies about once every two years. What was I doing wrong? Why did it seem that the sales representatives would make promises that the companies couldn't keep? Why did it feel like I was throwing money away? And why didn't it feel any safer around the synagogue?

I would interview a company, check their references, employ their guards and inevitably end up disappointed, needing to start over again with a new company within a couple of years. One member of our Inter-Agency Committee, Larry Richman, owns a local San Diego security company, Heritage Security Services. I had not contracted with his company previously, but I approached him at one meeting and expressed interest in interviewing his company. Subsequently I did contract with Heritage.

As a service to our community, Richman agreed to develop guidelines for selecting a security guard contractor, to help heads of agencies avoid the problems I was experiencing. This material is very comprehensive. He has covered everything from tips on assessing your need for security services, insurance, points to consider in a contract, costs, and supervision or follow up after hiring. With his permission and with the encouragement of our local ADL Executive Director, Morris Casuto, I am able to share these guidelines with readers of the NATA Journal. I am very grateful to both of them and it is my hope that this information will be useful to you in your local community as you strive to make your synagogue a safe place.

Guidelines For Selecting a Security Guard Contractor *

Written by Lawrence Richman, Heritage Security Services, San Diego, California

1. Indicators of Potential Exposure - Assessing Your Needs

Threats:
- You have received written or verbal threats or reports of them
- Hate-based graffiti has appeared
- Mysterious packages and incidents have been detected

Recent Experience:
- Crimes against your people and/or property have already occurred
- Property has been vandalized
- People have been threatened or assaulted
- Thefts and mysterious losses have occurred

Local Crime Patterns:
- Recent crimes in your area indicate the increased risk of comparable crimes to your people and property

Property Characteristics:
- You have multiple points of access, open and unpatrolled parking areas, poor lighting, unsecured windows, etc.

Visitors and Staff Insecurity:
- Although no crimes have occurred, people complain about potential exposures.

Local Law Enforcement/ ADL Security Recommendations:
- Security surveys indicate defects in your physical security
- Special events involving large numbers of visitors are usually unprotected
- You have no coherent security plan

2. Criteria for Security Contractor Selection

Licensing:
- Does the prospective security contractor have valid, current state licenses? (California security contractors are licensed by the California Department of Consumer Affairs, Bureau of Security and Investigative Services (BSIS). Phone (916) 323-3058 to verify license status).
- Is there a history of complaints to the state licensing authority?
- Does the contractor maintain valid, current local business licenses as required?

Insurance:
- Does contractor provide and maintain adequate insurance coverage?
- Does your risk manager (insurance agent) approve of the contractor's coverage?
- Does contractor's Broad Form General Liability Insurance cover a minimum of $1 million per incident and $3 million total? Is more needed?
Proposal Characteristics:

- Does the proposal address all of the specific security needs at your site? This information demonstrates to you and your management team that the contractor has fully understood your needs and gave them full consideration in the creation of your proposal.
- Does it outline in sufficient detail the security services to be provided, including the use of armed vs. unarmed officers, uniform types, etc.? The proposal should explain the cost/benefit of deadly weapons if they are proposed for your site and the relative value of high-profile police-like uniforms vs. low-profile blazers.
- Does it describe the security-related education and training levels of personnel to be assigned to your site? Contractors who provide the best training are most likely to describe it in detail.
- Does it indicate the goal of regular vs. rotating or temporary personnel? A permanent, regular security staff is always best if it can be obtained. Contractors have difficulty maintaining regular staff with odd shifts of less than eight hours. Contractors who avoid addressing staff stability may have a history of excessive turnover and poor relationships with employees.
- Will contractor obtain your approval before making transfers of your permanent security personnel? Personnel transfers due simply to instability at contractor's other sites can be detrimental to security quality at your site. On the other hand, officer career advancement-based transfers can inspire other officers to excel and thereby be beneficial. Contractor should always be willing to get your prior approval before transferring your good officers to other sites.
- Does it describe the exact nature of supervision to be provided? Contractor should be willing to explain clearly who monitors and controls the quality of security services at its sites.
- Does it describe the level and frequency of reports and documentation you will receive (daily officer activity logs, incident reports, crime reports, officer time sheets, other special reports, etc.)? Written communications are an extremely important output of contract security services. They are the only management control mechanism you will have over contract security services and costs and should be consistent, complete, auditable and usable.
- Does it describe or include sample Post Orders or S.O.P. Manual? The document describing all aspects of job performance at your site, including officer grooming and decorum, sets the standard of security services, provides the basis of officer discipline and becomes the main basis of legal defense in the event of litigation. Contractor should be able to provide a document that is comprehensive and clear to both officers and clients.
- Does it describe the emergency procedures to be taken under various conditions? Contractor should be able to demonstrate an understanding and coherent approach to a wide variety of non-standard, unusual or crisis situations. This should also become an important section in the site Post Orders document.
- Are any special or unusual, "value added" services proposed? The best contractors are proud to propose unusual features of their firm's services such as private investigations, extensive employee background checks, useful liaisons with local law enforcement agencies, special uses for computer power, new or state-of-the-art technology applications, the unique capabilities of key personnel, specialized reports, etc.
- Does it indicate a clear proposed implementation plan or conversion schedule? If a predecessor firm is to be replaced, equipment to be procured, training to be accomplished, etc., these issues should be addressed clearly in the proposal.
- Does it include a sample security plan?
services contract? This should be reviewed and approved by your lawyer and insurance advisor.

References:

- Do client references verify a contractor’s history of relevant experience?
- Do client references verify a contractor's history of responsiveness?
- What do references say about contractor's employee turnover rate? Has it been at, above or below seasonal or industry norms?
- How favorable is contractor compared with other contractors by each reference?
- How long has each reference used this contractor? Is there a history of a stable, mutually rewarding relationship?
- Is there anything else they think you should know about this contractor? Often, references will provide unexpected insights when asked this question.

Costs:

- How frequently will contractor bill for services rendered? Weekly? Bi-weekly? Semimonthly? Other? Is this convenient for you?
- Will it be a flat monthly rate, a uniform hourly rate for all employees or a unique hourly rate for each individual employee? Paying a unique hourly rate for each officer usually provides clients with the most economy.
- Will contractor disclose the wages to be paid to officers assigned to your site? A good contractor should be willing to discuss openly all cost drivers and the fee or profit margin it expects to earn for the services to be provided.
- Will the contractor’s periodic invoices list wages and bill rates for each officer? Invoice detail provides a good audit trail and shows contractor professionalism.
- How will officer pay increases be handled and charged? Inadequate or stagnant wages are a frequent cause of officer turnover. Wage increases should be proposed in advance by the contractor, associated with officer incentives and merit, reflected logically in billing rate adjustments and mutually agreed upon by the contractor and client before implementation.
- Will any additional charges be made for equipment, supplies, etc? Again, these should be proposed, justified, logical and mutually agreed upon.
- Is the total estimated average monthly cost within your budget? As a rule of thumb, your monthly budget should reflect the sum of:
  1. Total guards needed at your site (in multiples of eight hour shifts), x
  2. Average hourly wage rate for good security guards in your area, x
  3. 173 hours per average man-month, x
  4. A mark-up factor of approximately 1.65, +
  5. The monthly costs to amortize and maintain necessary security equipment such as patrol vehicles, radios, etc. over two years.

Contract:

- Is the proposal specifically made a part of the agreement?
- Are all proposed fees, charges and payment terms described clearly?
- Is there a clear and reasonable provision for wage rate and cost increases?
- Are all insurance requirements and indemnifications fully described?
- Does contractor indemnify you for all security-related liability for which the contractor is responsible? For cases in which partial liability is determined by a court of law, does agreement clearly specify how such indemnifications shall be applied?
- Does contractor fully indemnify you for all labor-related liability? Contractor should be fully responsible for compliance with all laws covering its relationship with employees, contractors and agents.

- At contract renewal time, will there be a price increase? How much? Why?
- Do you retain the right to terminate the agreement at any time and for any reason? Is this right mutual?
- Is the amount of notice required for contract termination reasonable? Thirty days is usually standard. However, less is also common for cause.
- Is the agreement sufficiently flexible to meet your needs?
- Does it assure fairness to the contractor and adequate control to the client?

Management:

- Do you meet regularly with your site security officers to discuss their perceptions of security at your site, changes needed and/or your concerns?
- Do your site security personnel communicate with your janitors, landscapers and maintenance personnel as an integrated security team?
- Does your contractor adequately supervise your security personnel with both field and management staff?
- Do security personnel know, understand and comply with your site’s written policy manual?
- Are security officers consistently groomed to meet a high professional standard?
- Do security officers project a professional and alert demeanor?
- Do security officers respond effectively to security-related concerns?
- Are substandard performing security personnel counseled, disciplined and replaced by the contractor as needed?
- Are written security media (logs, reports, etc.) clear complete and usable?

*This material is the basis for a new pamphlet recently produced by the National Office of the Anti-Defamation League.
Our Summer of Hate and Unity: What We Did to Get Through and Move On

Arlene Singer, former Executive Director, B’nai Israel, Sacramento, CA

The phone call came at about 3:20 a.m. on the morning of June 18, 1999. It was the Alarm Company with a report of motion in the sanctuary. Most calls at that hour were because one of the feral cats or a pigeon had gotten locked in for the night. As I put on my jeans to meet the police, the only dilemma I thought I faced was whether to go back to bed when I got home. I returned home at 12:30 that afternoon!

As we, in Sacramento, prepared for our first anniversary of the arsons with a Unity Walk, sponsored by B’nai Israel and the Council on Unity, I felt there was a need to put those first weeks into some perspective, as there was always this pervading element of fear, heightened by all the police protection, and then by the incident at Granada Hills.


Chicago, IL – July 2-4, 1999. Benjamin Smith began a shooting spree in and around Chicago that killed two, wounded nine.

Granada Hills, CA – August 10, 1999. Buford Furrow allegedly shot up a Jewish Day Care Center wounding five, and killed a United States Postal carrier.

All the while this was going on there were “hit lists” discovered naming prominent Jewish leaders in the Sacramento area, FBI briefings, 24 hour police surveillance, investigations from all branches of law enforcement, and, through it all, it seemed as if the press was always there, right “in your face.”

How did we fare? When we are finally back in our facilities and things begin to return to normal, we might say “Not so bad.” The Sacramento community was, and still is, a “community,” that came together, first to say an attack on one is an attack on all, and then to be very helpful and supportive. While we, at B’nai Israel, continue to work under very difficult conditions, a year ago we also knew fear as the events of the summer began to unfold.

Have a plan (and plan for the most bizarre)

Know exactly who will be in charge and in what succession.

In Temple life, our crisis could not have come at a worse time. We were in the process of change - our President would be our Past President within days, our Executive Committee would be our Past Executive Committee. Within hours of the fire, a rapidly assembled group of people, led by our Senior Rabbi, Brad Bloom, met to deal with the immediate problem. This was Friday. How were we to deal with Shabbat services, and the next day’s Bar Mitzvah? We no longer had a sanctuary (most of the media attention was on the total destruction of our library and administration building, with little attention to the fact that our sanctuary building had also been delivered a devastating blow). These were the immediate problems and, with the aid of the Mayor’s office, Convention Center and a local printer (for copies of the service), they were handled by noon.

Shabbat Services and the Bar Mitzvah were held at the Convention Center, with 1,200 people of all ethnic groups showing up on Friday night. The next meeting was set for Saturday night, first Havdallah and then business. That night we also learned that our Rabbi’s father had passed away and, after a community-wide rally on Monday night (4,500 members of the Sacramento community plus over 200 members of the Sacramento clergy), he would leave town for the funeral and shiva. Our Assistant Rabbi, Mona Ali, was vacationing in Bosnia and would return only minutes before this rally began.

Have a plan to keep going – plan for the worst

Most congregations don’t plan for the unthinkable, although they should. We had nothing in place. We had no transfer of authority - which President should be leading the Congregation, which Executive Committee? We had no telephone for at least a week, as the FBI needed to get into our message system as part of its investigation. We had no office, computer, printer, letterhead, or any of the things we take for granted each day. We had no central location. Our Congregants are spread out over the entire Sacramento community and outlying towns. Our methods of communication during those first days were through the Internet (this became the birth of an
Internet weekly newsletter to about 200 members), and the hanging of large posters on trees, etc., posting service times and meeting places.

At a NATA convention, a workshop leader suggested that the Administrator, or someone, take a home copy of the data backup each night. I did it for a while, and then started taking it home each weekend. Thankfully, we lost only 4 days worth of work. Our computers and disks were destroyed, as well as most of our backup records. (I now am back to the daily regime, planning for the worst).

The staff was advised to report to my house for work on Monday morning; we worked out of my house for the next 6 weeks. The Temple phone number was transferred, and the phone did not stop ringing. Mail from all over the world was delivered, as were book donations for our library. My house was filled with volunteers. We were attempting to keep the business of the Temple going. All our payables were destroyed, necessitating calls to health plans, phone companies, etc., for duplicate invoices. And yet, there was a terrible disconnect from what was happening at the Temple.

Have a plan for communication, to staff, congregants, and the media

A Communications Committee was quickly formed and that appeared to be the best way to deal with the media, both print and TV. As the summer began to unfold, with each and every event that occurred, the media was back. They were relentless at Shabbat Services, putting miles in congregants' faces, asking how they felt about the last incident that took place. After the Communications Committee had been formed, its members - and only its members - spoke in behalf of the Congregation.

Everyone wanted to help. It was in the Sacramento summer heat that they worked, under the supervision of Rabbi Alfi, Sunny Romer, our Director of Education, and our Librarian, boxing all the ashes of the burned books, which were then buried. It was the coordinators of the volunteers who did such a marvelous job. They formed committees to write thank you notes, thousands of them, to make phone calls, and every other thing that needed to be done. Yet, there was this feeling that everyone wanted to do more, and nothing could be done. The FBI had to complete their investigation, and the insurance company needed to finish, and we needed to begin to heal.

Three trailers arrived in our parking lot. These would be our new offices and library space until facilities were built for us again. We had 24 hour police protection. The police had our new “office” under surveillance. Members of the staff were under pressure from their families to look for new jobs. None of them are Jewish and their loved ones did not feel they should continue, as the summer progressed, to expose themselves to what was now appearing to be an ever increasing danger. They all did stay. Their devotion to the Congregation will not be forgotten.

Take care of yourself

Looking back over those days, I realize I did a very poor job of taking care of myself. I was protective of the staff; I tried to keep them informed, made sure there was always food and drink on hand for staff and volunteers. They all left after 5 p.m., but the phone did not stop. Calls came in from all over the world and I felt the need to answer each and every one of them. They started at 5 in the morning and, in those first weeks, I was still on the phone at 11:00 every night. I was going to meetings; it seemed like another meeting was being called all the time.

I acknowledge that taking care of yourself is important, but I know that each and every one of us would have done the same thing. The conditions were extraordinary. At times I was fearful, but there were just things to be done and I had to be sure they were done.
The Synagogue Administrator’s Role in Crisis Management

Stuart Simmons, Executive Director,
Congregation Beth Israel, San Diego, CA

--- CRISIS ---
A turning point in the progress of an event, a critical moment.

--- MANAGEMENT ---
The art or art of managing. Managing - Controlling the direction, carry on or conduct [business].

This expression, crisis management, is not usually associated with having a “good or normal day.” While it may feel for many synagogue administrators that these two words are a daily part of our job description, it is usually only a feeling. However, at some time in our careers, we may each actually confront a crisis in our congregation.

Be Prepared

Understanding our role and being prepared to act can be vital to the success of our synagogue’s overall response and management of the event that really becomes a crisis. “Be Prepared,” must become our motto.

Calling something a “crisis” can be risky business. When someone runs into our office and says, “we have an emergency (or a crisis),” and he/she is talking about a broken copy machine, we know this is an annoyance and an inconvenience, even a problem, but it is not a crisis.

An important role we can play is to differentiate between a crisis and a problem. Every problem, whether with equipment, personnel, budget and finance or building operations is not a crisis, and knowing what to do or not to do with a problem is essential. Keeping some perspective and reducing the hyperbole that can accompany a tense moment will distinguish us as true professionals.

Experiencing a day filled with problems does not mean you are having a crisis. Problems may be better defined as challenges, and challenges often present themselves as opportunities. In this oversimplified example of the broken copy machine, clear thinking and a dose of perspective was all that was needed. The appropriate response was to call the repair service, not the congregational president.

It’s a Real Crisis - Thinking About the Unthinkable

To play an effective role in crisis management requires that an administrator spend some time thinking about the unthinkable. Take a few moments and make a list of potential crises: arson, earthquake, flood, fire, tornado, hurricane, death or sudden departure of a beloved clergy person, accusation of child molestation, hate crime, vandalism, theft, wrongful termination lawsuit, clergy misconduct, criminal negligence, employee misconduct, food poisoning, an act of violence, hostage or shooting situation, accidental death. It’s scary stuff and may seem like “bad karma” just to mention these words, but you cannot respond effectively in a crisis if you haven’t thought about the potential of one occurring.

You need to be prepared, but you need to put a few thoughts in perspective. You may be first on the scene, you may sound the alarm (literally and figuratively), you may have to act before others get there, but the administrator does not need to shoulder 100% of the responsibility. Set a goal for yourself that, if a crisis ever occurs, once it is over you will be thought of as having been of invaluable assistance to the Board, to the emergency response personnel, and to all the members of the institution you serve. One way to do this is to help your synagogue leadership develop a checklist before a crisis ever occurs, to formulate a plan to handle the unexpected before it happens.

A Crisis Checklist

There is no “cookie-cutter” crisis checklist for all situations, but this checklist may be a helpful place to start. If you spend the time developing your own checklist before anything really bad happens, you stand a good chance of reducing the negative impact of the event in many situations.

1. Review and become knowledgeable about all insurance coverages. You may have limits that are too low or you may have no coverage for some exposures. Consider this partial list of available coverages and then spend
some time reviewing your policies or talking with your insurance agent: property, casualty, liability, earthquake or flood or other natural disaster coverages which may be excluded in standard packages, fine arts floater, coverage for stained glass, contents and buildings replacement cost coverage, business interruption, loss of rents or tuition, temporary relocation expenses, building code upgrades, wrongful termination, workers' compensation, non-owned or hired vehicles, host liquor liability, directors and officers, errors and omissions, pastoral counseling, employee infidelity, sexual misconduct/harassment, theft of money and securities.

2. Assess the congregation's ability to continue providing member services during a crisis, including coverage for life cycle events, worship services and school activities. Have written contingencies.

3. Provide for offsite storage and easy retrieval of Temple business and member records.

4. Try to make sure your records are up-to-date. Accurate phone numbers for Board members, staff and Temple members are a must. Quick notification and effective communication can lessen the impact of a crisis in some situations.

5. Develop a plan to obtain legal counsel. A Board member who may be an excellent real estate lawyer and who always works for the Temple pro bono, may not be the most qualified person to assist the congregation when there is an accusation of wrongful termination or sexual misconduct. In many crisis situations you may be able to get proper legal counsel through your insurance coverage at no additional cost, but you should be prepared to spend money for legal assistance to get the best help.

6. Consider obtaining professional assistance from a public relations expert to help write the text for any public messages.

7. Establish authorized spokesperson[s] to speak "officially" for any public statements.

8. Develop a plan to communicate with your members. Remember, rumors can usually travel faster than the truth. Be honest and succinct, and be sensitive to what is said to children.

9. In developing a plan for crisis management, you should remind decision makers of the importance of seeking consensus among themselves before anyone takes action or speaks in public.

10. Identify possible crisis scenarios depicting natural disasters (such as an earthquake, fire, tornado) or acts of violence (bomb threat, hostage/shooting). See to it that your congregation has developed good written response plans which utilize the skills and talents of your entire staff. To fulfill your role as an effective synagogue administrator, your congregation must have a written emergency plan, and you must schedule time for staff training and practice drills.

Communications in a Crisis

We are always ready to seek the attention of the media when we are helping to feed hungry people, conducting a Mitzvah Day, or celebrating a festive occasion. In the midst of a crisis, the attention of the press is probably something we would like to avoid. Despite our wish to the contrary, the story will be written and negative news will not disappear simply because you are unavailable or refuse to comment.

In your capacity as the synagogue administrator, you should help your leadership understand that knowledge, truth, facts and honesty are your best friends when speaking publicly. "No comment" can antagonize and create suspicion. Your leadership, acting as a crisis management team, must take responsibility for the communications provided to the media as well as what is told as follow up to your members and staff. You may be on the nightly news or in the morning paper long before you have had a chance to tell your members what has happened, so you want to do whatever you can to get the story told correctly. With a little luck, you will maintain some control of what is said. This will enable you to explain the situation, tell how leadership and staff have responded, and what they are going to do, all in the most beneficial light possible.

In a book published by the Liturgical Press of Collegeville, Minnesota, titled "Restoring the Soul of a Church," there is a chapter titled, "Living Through a Crisis." In it, co-editor Nancy Myer Hopkins wrote, "The Chinese character for the word "crisis" is made up of two characters together: one for danger, the other for opportunity. This is a perfect concept to keep in mind while managing through the congregation's crisis phase."

Surviving Crises

Our area was affected by severe flooding after a hurricane last fall. As a result, the interfaith clergy association in our township came up with a plan to offer assistance to the community in the event of another emergency.

They have organized a committee made up of members of each synagogue and church in our township. The committee has developed a phone chain and designated certain congregations as shelters. They also have a list of volunteers willing to staff the shelters. They are currently working on setting up emergency kits at each site. They have a lot to do yet, but it's a great start.

Missy Lowdermilk,
Temple Sholom in
Broomall,
Broomall, PA
Creating an Emergency Procedures Manual for Your Congregation

Susie Amster, FTA, Temple Beth Sholom, Santa Ana, CA

There's rarely a time when one can predict that an emergency situation is about to occur. As administrators of large facilities, regularly serving multitudes of people, we must be prepared to respond quickly and effectively in a crisis situation. And, even though we all seemingly "live" at our synagogues, there are many hours when we are not present to oversee a crisis. It is, therefore, critical that all employees, professional as well as support staff, know the procedures in the event of an emergency.

Temple Beth Sholom created its Emergency Procedures Manual following a major California earthquake a few years ago. Thankfully, the Temple did not sustain any damage, and the earthquake struck at 5:00 in the morning when no one was at the facility. However, we realized that circumstances could have proven very different; our Temple's childcare program serves 200 infant, toddler and preschoolers on weekdays, not to mention parents, religious school students, staff, and congregants who are regularly on the premises.

The process we followed in creating the manual was to appoint a committee of staff and lay leaders to research and write the guidelines, purchase emergency supplies, food and water reserves, and convene a series of meetings to present the manual and train all Temple staff, interested parents and congregants. Copies of the manual were distributed to our local fire and police departments, as well. The manual is updated regularly, and

boxes, water, gas, and sprinkler valves, and security panels. Primary and secondary evacuation plans are included, as well as off-site shelter locations.

The manual contains a personnel responsibilities chart that specifically outlines each person's role in an emergency. The tasks are assigned to the Executive Director, other Senior and Management staff, Lead Teachers, Assistant Teachers and Volunteers, and Maintenance Supervisor and Crew. There is a coordination plan for first aid, immediate after-care, search and rescue, food and water, communication, and student and staff release. Forms are included for attendance, injury, emergency contact and child release. There is a supply checklist for parents in providing individual infant and preschool emergency packs which are stored at the school, as well as the contents of classroom emergency barrels and backpacks. Important information on first aid procedures, psychological first aid, and children's reactions to disaster are included in the manual. We also provided suggestions for at-home survival packs. Finally, a list of emergency broadcast system information completes the manual.

NATA Placement Service
1-800-966-NATA
Insurance Terminology
We Should All Know


COMMERCIAL PACKAGE POLICY — Provides a full range of property and liability insurance or selected forms of protection, tailored to the needs of the insured. The customized package employs the same forms or insurance provisions in each coverage part (major division of insurance) included in the policy that are used when separate (monoline) policies are written. This contributes to coverage concurrency and satisfactory loss adjustment if, for underwriting or other reasons, additional insurance is provided separately. A Commercial Package Policy (CPP) must contain two or more of the following coverage parts: boiler and machinery; commercial automobile; commercial property; commercial crime; commercial general liability; inland marine; farm; liquor liability; pollution liability; products/completed operations liability. Any of the coverage parts may be arranged outside the package for underwriting reasons or because of the insured’s preference. This option is especially pertinent to commercial automobile and the general liability coverage parts. Discounts are granted under a Commercial Package Policy when it includes both: a Commercial Property Coverage Part, providing direct damage coverage on building(s) and/or contents and personal property; and commercial general liability protection for the same premises insured under the direct damage coverage. Damage to and loss of property are contingencies for which protection under a package policy is essential. Closely related is business income coverage, applicable to loss of earnings that can be as crippling as direct damage to property. Crime, internally and on the part of outside perpetrators, is a continuing and growing concern for which insurance is needed. Liability protection for third-party claims for injury is vital. Insurance for these and other exposures, suggested below under “building property damage,” “contents and personal property damage,” and “business income,” may be included in a CPP, as the needs of the insured and underwriting considerations warrant. Workers compensation insurance is among several types of insurance generally written independently of a package.

BUILDING AND PERSONAL PROPERTY COVERAGE FORM — Building coverage under this form applies to described structures and includes fixtures, machinery and equipment that are owned by the building owner, attached to a covered building, and permanently installed. Such related property may be covered by endorsement when it is not permanently installed. Building coverage extends to outdoor fixtures, a class of property more general than that identified as yard fixtures, and includes property which services the premises, not just the building. Lawn mowers and snow plows are contemplated, for example. The scope of building coverage may be broadened or modified by use of several endorsements, including: ordi- nance or law coverage, debris removal, outdoor trees, shrubs and plants, and off-premises services.

SPECIAL FORM — “Special form” insurance is one of the three property cause of loss options which covers loss caused by “risks of direct physical loss” except as specifically limited or excluded. This is the most comprehensive of the three options.

ORDINANCE OR LAW INCREASED PERIOD OF RESTORATION ENDORSEMENT — Ordinance or law increased period of restoration endorsement, extending the time period of recovery to include the amount of actual and necessary loss sustained during the increased period of suspension resulting from the enforcement of an ordinance or law regulating the construction or repair of the covered property.

OUTDOOR TREES, SHRUBS AND PLANTS COVERAGE — Outdoor trees, shrubs and plants coverage extends the property coverage to such live outdoor property, which is often extensive and costly to replace. The option to exclude the vehicle cause of loss is available. An aggregate limit is selected and a per item limit is also shown.

OFF-PREMISES SERVICES / DIRECT DAMAGE — Covers loss or damage to specified property caused by interruption of communications, power or water supply to the premises. The interruption must result from direct physical loss by a covered cause of loss to property not on the described premises.

BOILER AND MACHINERY INSURANCE — Pays for loss or damage resulting from accidents to: pressure and refrigeration objects, including boilers, air conditioning and refrigerating objects; mechanical objects; electrical objects; turbine objects. A major note of importance is this coverage may be purchased whether or not a boiler is
on premises because of the machinery and equipment protection offered. Insurance covers damage to the insured's property, within specified limits. It also covers, over and above commercial general liability insurance that is carried, the insured's liability for damage to property of others in its care. Coverage for loss of income and other losses of a consequential nature, resulting from accidents to covered objects, may be included. It is important to note that those who are served by steam boilers, steam pipes, steam turbines or steam engines, but do not own, lease or operate such objects, may not need boiler and machinery insurance because of the risk posed by such equipment. Their property is basically covered by property insurance they carry for the explosion cause of loss. A lessee of a building who has nothing to do with steam heat fed into the premises is a major example. Note, however, that the coverage provided is not just limited to boiler, but also machinery and equipment and so a tenant may have significant need for this coverage even if there are no boilers on the premises.

**EXTRA EXPENSE COVERAGE FORM** — Insures against payment of additional expense necessary to continue operations following damage to buildings or other property by fire or other insured causes of loss. Maintenance of communications, service facilities and utilities are important considerations. Designed for use only when contract commitments and service obligations make it essential to continue operations regardless of damage to building and personal property. It is suggested for this business when extra expense is the primary “time element” concern. The automatic extra expense coverage feature in a Business Income Coverage Form takes care of the needs of many types of businesses.

**BUSINESS INCOME CHANGES—EDUCATIONAL INSTITUTIONS** — (formerly known as TUITION FEES INSURANCE): Covers loss of net tuition fees and other income which result from damage to or destruction of school property by fire or other specified causes of loss. The insurance indemnifies even though the actual loss of tuition fees or income does not occur until after the expiration date of the policy, provided that the property damage happened during the term of the insurance. This is actually modified “business income insurance” for a college, university or specialized school.

**INLAND MARINE INSURANCE** — The functions of an educational institution or of a public system do not require much insurance coverage in the inland marine category. Certain types of valuable property owned by schools may be insured here, however, against all risks or against named causes of loss. Coverages that may be fitted into the insurance program of a school or a school system include: accounts receivable, valuable papers, electronic data processing, fine arts, and tool and equipment floaters, to name a few.

**VALUABLE PAPERS COVERAGE** — Covers loss or destruction of valuable papers such as mortgage records, financial data, product specifications and merchandise records, customer lists, construction plans and blueprints, prescriptions and manuscripts.

**SIGNS COVERAGE** — Insures neon, fluorescent, automatic or mechanical electric signs against all direct loss or damage, except loss of use, internal explosion or blowout, short circuit, wear and tear, deterioration and damage sustained while being worked upon.

**FINE ARTS COVERAGE** — Insures specified works of art, including paintings, etchings, statuey, etc., against all risks except as specified in the policy. Because of frequent exhibitions of costly objects that come under this heading, this is an important coverage to bring to the attention of the management.

**GENERAL LIABILITY INSURANCE** — All commercial ventures of every type need to be liability conscious. Merely by their formation, commercial risks incur a liability exposure in our modern litigious society. Protection for third-party bodily injury and property damage claims may be insured under a Commercial General Liability Coverage Form which includes coverage for both premises and products-completed operations exposures.

**MEDICAL PAYMENTS COVERAGE** — Reimburses for reasonable first-aid, medical, hospital and funeral expenses for persons other than the insured or employees of the insured, injured while on the insured's premises.

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY** — Insures against claims for work-related injuries or diseases, suffered by employees, that are compensable by statute and/or are imposed by law as damages. “Other states” insurance is incorporated in the “plain language” policy and is activated by appropriate entry. Voluntary workers compensation and employers liability coverage may be made effective for workers not subject to a workers compensation law.

**EMPLOYERS NONOWNERSHIP AUTOMOBILE LIABILITY** — Protects the employer to the extent of liability imposed by law and within policy limits against claims for accidents due to employees and other agents operating their own automobiles in the employer's interest.

**HIRED CARS** — Cars rented or hired on business for the operator can be insured to cover the liability for their operation.

**UMBRELLA LIABILITY INSURANCE** — Provides excess general and automobile liability limits and, if desired, excess aircraft and watercraft liability limits and also protects the insured from the exclusions and gaps of primary liability insurance. An umbrella liability policy comes into play when primary insurance limits have been exhausted, or when a claim develops that is not covered by primary insurance. Blanket contractual liability coverage, coverage of property in the care, custody or control of the insured, advertisers liability coverage and protection worldwide are notable features.
Excess insurance over Coverage B, employers liability insurance, is important because of the Federal Occupational Safety and Health Act.

**CRIME AND BONDS** — The size and nature of operations make for varying recommendations for protection against the widely prevalent threat of property and financial loss from criminal activity, inside and outside the premises. There is a choice of coverage plans, the broadest involving combinations of coverage forms that have long been identified as blanket or comprehensive crime insurance. Needed protection is arranged by the use of the specific crime coverage forms as are appropriate for the insured's exposure.

**EMPLOYEE DISHONESTY COVERAGE FORM A** — Reimburses the employer for loss, up to a specified amount, sustained by the employer by reason of any dishonest act of an employee or employees that are covered. It is, in fact, a “fidelity bond.”

**FORGERY OR ALTERATION COVERAGE FORM B** — Indemnifies the insured and banks in which the insured carries a checking or savings account for loss by reason of forgery or alteration of checks, drafts, promissory notes and other described instruments and documents.

**EXTORTION COVERAGE FORM G** — Covers loss of money, securities and other property resulting directly from “extortion,” meaning “the surrender of property away from the premises as a result of a threat communicated to (the insured) or an employee, or to a relative or invitee of either, who is, or allegedly is, being held captive.”

**DIRECTORS AND OFFICERS LIABILITY** — Insures corporate directors and officers against claims, usually by stockholders, alleging loss arising from mismanagement. Wide holding of stocks and stringent standards imposed by courts indicate a growing risk. An outside directorship liability policy is available, as supplementary protection, to assure sufficient limits for the exposure created when a company’s director, officer or employee serves in an outside director position at its request.

**FIDUCIARY LIABILITY INSURANCE** — Pays, on behalf of the insured, legal liability arising from claims for alleged failure to prudently act within the meaning of the Pension Reform Act of 1974. “Insured” is variously defined as a trust or employee benefit plan, any trustee, officer or employee of the trust or employee benefit plan, employer who is sole sponsor of a plan and any other individual or organization designated as a fiduciary. Group life and medical expense plans, as well as pension and retirement plans, are within the scope of the law.

**LIQUOR LIABILITY POLICY** — Protects a business from the threat of lawsuits arising from sale, distribution or serving of liquor to an “intoxicated” person later involved in an accident. Businesses that sell, distribute or serve liquor at social, business or fund-raising functions may need this insurance whether or not they do business in states having liquor liability statutes. General liability policies exclude coverage for the common law liability imposed on those everywhere as well as liability arising from statutes enacted in some states, which has long been excluded.

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**NATA Consulting Services**

The NATA consulting service is available to member congregations of the Union of American Hebrew Congregations. NATA represents the combined expertise and experience of hundreds of professional temple administrators. These administrators will respond to your congregation's needs in the areas you designate.

The consulting fee of up to $750 is waived to UAHC member congregations. Congregations are required only to reimburse the consultant's expenses.

Consultations may be requested by completing the form linked to the nata webpage (http://ifi.org/nata). The completed form should be returned to the Office of Synagogue Management at the UAHC. The Director will then confer with the NATA leadership to provide the most appropriate consultant(s). The congregational leader indicated on the request form will be contacted to make specific arrangements.

The UAHC has a Department of Synagogue Management that can assist in a variety of ways. Contact them for information about the Manual for Synagogue Management. Also see the UAHC Communicare program for great ideas.

Contact Mark R. Jacobson (at 404-873-1731) or Dale Glasser (in the UAHC office at 212-650-4040) for more information.
Managing Congregants’ Expectations Following a Disaster

Livvia Thompson, Executive Director, Central Synagogue, New York, NY

On August 28th, 1998, Central Synagogue’s landmark Sanctuary building was badly damaged by fire at the end of a five-year reconstruction project. This article uses vignettes from the experience to highlight some issues about managing congregational expectations following a disaster.

No matter what the disaster, there is always a time of upset and disorder following a disaster. Maybe your sanctuary or community house has become unusable, or fire or flood destroys your nursery school, or there has been significant damage to your facilities and resources. There are many unknowns and tremendous anxiety about the immediate future. At the same time, there is a great deal of pressure to reassure your congregation that everything will be fine, and that the work of the congregation can continue unabated.

How do you, the lay leadership and professionals, help the congregation move forward positively, while managing expectations about how quickly things will go back to normal? There is a delicate balance between making people feel too optimistic and being too gloomy. It is very important to think carefully from the beginning about how information is disseminated and what is said about when buildings are going to be rebuilt, resources put back in order, and programs back to normal schedules. It is also important to recognize the emotional needs of congregants during this difficult time, and their need to be helpful, involved and knowledgeable about what is going on.

What Can Your Congregational Volunteers Do?

It is quite likely that there will be an outpouring of offers of support and help during this time period, and this can be both a blessing and a curse. It is a blessing, because these messages of good will help sustain you during the months of hard work that lie ahead. It is a curse, because often it is hard to determine what volunteers can do to help. Managing volunteer effort can become a major project itself. However, there certainly are some ways of harnessing this positive enthusiasm that work to everyone’s advantage. After Central Synagogue’s fire, for example, we had telephone calls and letters from literally thousands of congregants and local residents asking what they could do to help. It was difficult to know, at first, what jobs could be handled by volunteers, and we never had enough work for everyone who offered to be helpful. At one point, we had people calling us to complain that they had offered to help but had never heard from anyone!

1. Handling telephone calls and member outreach: Congregants can be used to call other congregants to update them on the situation, and to let them know about important program changes. Congregants can also help take messages for staff members who do not have the time to handle their calls because of the emergency. At Central Synagogue, for example, the Senior Rabbi and the Executive Director each had full-time volunteer support for weeks to pull messages from voice mail, and to work with their assistants to keep up with the overwhelming volume of mail, calls and related work.

2. Providing general office support: Volunteers can be used to help with some of the ongoing work of the congregation that the regular staff members, pulled in many directions by the crisis, can not manage. Volunteers can photocopy, run mail and other office equipment, help with secretarial work, track down information, and do other general office work. Volunteens can pack up, unpack, move furniture, and take care of other physical projects that come up. We had hundreds of prayer books that were damaged by the fire. Volunteers hand-wiped each of these books, checked to see whether they were badly damaged, and moved the books into a special storage area.

3. Providing special technical expertise: Many congregations have legal committees, insurance committees and other special committees that may need to be called on during an emergency. Others have members in their congregation who are ready and
able to give their professional time and energy to respond to the crisis. These expert volunteers can help define the steps that need to be taken, the outside professionals who need to be called on, and the issues that are involved. While Central Synagogue notified its insurance company the day of the fire that a fire had occurred, the lay leadership and professional staff had many questions about how to handle the insurance claims. A number of lawyers with knowledge about insurance claims were able to help guide the leadership to hire a public adjuster, to start a lawsuit and to make the strongest and best insurance claim possible.

4. Coordinating other volunteers: Congregants can be used to organize the volunteers. A central list of volunteers, with their expertise and availability, can be created and circulated among the staff who might have need of special assistance. In addition, staff and the volunteer coordinator can create a list of volunteer projects such as telephone calls, mailroom support, and general office support. This list can be matched with the volunteer list by the volunteer coordinator who can then make assignments.

5. Letting volunteers know that their offer to help is appreciated: Depending on the volume of volunteerism, it may be impossible to use all of the people who have offered to volunteer. However, it is important to let each possible volunteer know that his/her offer was very much appreciated and that he/she will be called on to help, if needed. At Central, several volunteers were responsible for calling each volunteer and thanking him/her for his/her interest. The volunteer was asked what his/her time availability was, and whether he/she had any special skills (i.e. computer knowledge). Volunteers were told that they might not be able to use them now, but would keep them on the volunteer list for the future. After a few months had passed, we sent out a letter with a return postcard, to each volunteer, asking him/her if he/she was still available and for what hours. That allowed us to update our volunteer pool and reach out to the many people whom we had not been able to use in the first few months.

6. Thanking the volunteers: During a crisis, it is easy to forget to say thank you to the volunteers and to make them feel that their hard work is recognized. Thank you notes to each volunteer who helped, an article in the Synagogue bulletin, or a formal ceremony of thanks are all ways in which volunteers can be patted on the back and acknowledged. In addition, little perks during the crisis can go a long way to help morale! At Central, some of our food vendors called to see what they could do to help. We asked several of them to help cater breakfast and lunch for our volunteers, and we set up an ongoing volunteer food table in the main lobby of the community house (Our staff was able to eat there as well!). During the first several weeks after the fire, when there were many, many volunteers all day long, this was a wonderful time for them to chat and to feel special.

When Will the Affects of the Disaster Be Over?

With a physical disaster, the immediacy of the crisis is usually over quickly. The fire is put out, the storm blows away or the water recedes. The long term emotional and dollar costs of the crisis may well go on for years. It is difficult in those first moments after the disaster, to understand the scope of the work that needs to be done, the timetable for completing the work, and the extent to which the crisis may dominate the life of the congregation in subtle and more obvious ways into the future. The leadership of the congregation plays a crucial role in helping congregants understand the interplay between the ongoing congregational life and the crisis related work going on around the congregation.

The first and most constant question asked of the professional staff and lay leadership at Central Synagogue was when will we be back in our beloved Sanctuary? The lay leadership felt very strongly that we would not be able to maintain our congregation if we could not tell congregants that we would be back in two years, and the construction professionals that we were working with felt that it was doable. So, in the first many months after the fire, that was the promise we made. Then, as we moved further along in our rebuilding process, we realized that we needed another year. And, eventually, we let the congregation know that it would be three years before we were back in the Sanctuary. Because the congregation had been kept informed of the progress, and had been part of the planning process, there was little reaction to the time delay.

1. Educating the congregation about what has happened: Depending on the nature of the disaster, it is quite possible that your congregation will hear about the disaster on the news before they hear from anyone at the synagogue. It may also be impossible, because of downed telephone lines, etc., to communicate immediately with your congregation. You may need to rely on radio and/or television to let your congregation know where the lay and professional leadership can be reached. For many congregants, the initial information that they receive about the disaster will set up an expectation about how this emergency will affect them. Hasty comments about how long it will take to rebuild, about what actually happened, what the congregation is going to do during the work that has to be done, and the costs and liabilities involved, can come back to haunt the leadership down the road. Before the fire was
out, the President and other leaders of the congregation, the Senior Rabbi and the Executive Director were already talking about what to say to the congregation and how to get the appropriate message out quickly. The Mayor of the City of New York got on the evening news to assure the city that this had not been a case of arson, but rather a very unfortunate accident. For the leadership, the question of whether to rebuild was easy - yes! The more difficult question was how, how long would it take, and what would the costs be. Working with a public relations committee and the Executive Committee, the answers to these questions were scripted and the official congregational spokespeople identified. This allowed us to make sure, to the extent possible, that congregants heard accurate information.

2. Handling programmatic adjustments: following a disaster, each congregation is going to have to assess the extent to which the disaster is going to impede its ability to maintain its full calendar of religious, educational and social programs. A nursery school may have to be relocated, weddings moved to other sites, and office space found for staff. It may be several weeks to months before all of the ramifications of the disaster are fully known and understood. For both the congregation and the staff, this uncertainty and dislocation may be the hardest part of the post-disaster adjustment. There will be an understandable wish not to "give in" and to do it all — and, maybe it is possible.

But, congregants should be made aware that the situation is in flux and that resources are limited — physical, financial and staff/leadership time. Targeted telephone calls and mailings to constituent groups that are affected, by other members of that group (i.e. Religious School parents calling Religious School parents) may help during this transition period. We were most fortunate that our community house, which houses our religious school, nursery school and offices was not harmed. However, we had to tell Bar/Bat mitzvah parents and upcoming wedding couples that they would not be able to have their special life cycle in the main Sanctuary. The clergy took responsibility for calling families, because of the importance of these life cycle events. Before the calls were made, policy decisions were reached about how to handle the B'nai mitzvah, and possible alternate space was located for the weddings.

3. Re-educating your congregation: As there is more and better information about the disaster, the scope of the problems, and the possible solution, it is very important to make sure that the congregation is kept informed. This may mean correcting earlier information that has now been proven to be inaccurate, or providing additional information to explain why there is a delay or additional cost or a different solution. While regular congregational letters and articles in the congregation's monthly bulletin are one means of getting the information out, it may be necessary to do much more to make sure that everyone is actually hearing the news. Special congregational meetings, or parlor meetings, or telephones are other ways of making sure that each congregant is reached and is made aware of the fact that the leadership is trying to continually update the congregation and share information. Each High Holy Day since the fire, Central has had a special exhibit outside of the place where services have been held. This exhibit has included plans for rebuilding, progress photos and other information about the restoration program. Last year, there was a slide show and lecture between Rosh Hashanah and Yom Kippur as well; this year, the slide show was part of the May annual meeting.

4. Setting Time Tables for Normalcy: When a disaster strikes, it is hard to contemplate how long it can take before the effects of the disaster can be considered over. The financial implications of a disaster, the resources that are pulled away from the general operating activities of the congregation, and the programmatic adjustments may be felt for many years. As the months go on, it may be hard for members of the congregation to realize that the synagouge leadership and staff are still very much working on disaster related issues, and that the institution is still reacting to the disaster and its aftermath. It is important to make sure that the rippling effects of a disaster are acknowledged. It may not be business as usual for years. Indeed, the disaster may prove to be such a transforming experience for the life of the congregation that the definition of what is "normal" may change significantly. The new post-disaster congregation may be very different from the old congregation. For the leadership of Central Synagogue, the two years since the fire have been traumatic, but the change is both dramatic and very exciting. The Board is now beginning a major strategic planning process, which reflects the fact that the new post-fire congregation is very different from what was there before. Expectations and desires have shifted significantly since August 1998. In many ways, the fire has been a wonderful catalyst for change, albeit one that we would not have asked for and did not understand, at the time, to be anything but a great trauma.

So, how do you manage congregational expectations following a disaster? With good communication, realistic approaches to the problems caused by the disaster, and by harnessing the congregational community.
Preparing for an Emergency: A Check List for the Event You Hope Will Never Happen

Livia Thompson, Executive Director; Central Synagogue, New York, NY
Larry Broder, Executive Director; Temple De Hirsch Sinai, Seattle, WA

Whether it's a fire, flood, earthquake or an act of terrorism, tragedy can strike a congregation with devastating effect. Surviving such an emergency is as much a function of preplanning as it is getting appropriate emergency response at the time of need.

NATA is developing an emergency response assistance program to provide on-site assistance to member congregations who experience a disaster. Once the emergency response program is complete, a simple call to the command center will result in mobilization of one of several Emergency Response Teams comprised of seasoned administrators located around the country. The response team will arrive at the disaster site and help the affected congregation with a myriad of issues from managing public relations and communication to re-establishing computer databases. It is hoped that NATA's assistance, coupled with congregational preplanning responding to the guidelines listed below, will allow the affected congregation to operate in the days or months immediately following the disaster.

The list below is an effort to provide Synagogues with some basic emergency preparedness in case the Synagogue's physical plant is partially or totally destroyed. (This article does not attempt to deal with human tragedy). It is not complete, and may not cover all of the items relevant for your congregation, but it should give you a good place to start your emergency planning.

In order to prepare for an emergency, the Synagogue leadership needs to think about what kind of information should be stored off site to make sure that it is always accessible, what kinds of financial arrangements should be set up, and what kinds of on-site organizational work should be done. In addition, it is extremely important that the Synagogue have adequate insurance, good lawyers and other professional resources available. Lastly, it will save a great deal of time and confusion if there is a plan in place, prior to the emergency, identifying the emergency team and how responsibilities will be divided up. Generally, that team would include the senior clergy, Executive Director, Controller, Superintendent and Officers of the Synagogue, but it may include the building committee chair and other lay and professionals as appropriate.

Below is a basic outline of each of these areas of preparation:

Offsite Information:

Computer Back Up: Synagogues should back up membership, financial information, and individual program files every day. Once a week, this back up should be taken off premises, and left until the next week when it is replaced. Where a Synagogue has more than one building at its site, and the two buildings are not too near each other, it may be easy to take the back up from one building to another every day. Taking back ups to a non-Synagogue location once a month is wise, as well. This back-up information may be needed if the main computers are destroyed or are inaccessible for any period of time. Basic computer support information should be kept with the back up discs. This information should include the name and telephone of computer vendors, your database manager/support, and any other information required to set up a new computer system in a different location.
**Current Plans:** For each building, including locations of electrical, plumbing and mechanical systems. In a hostage situation or fire, the plans may be very helpful for the police and fire fighters in planning the best way to prevent further injury or damage. Afterwards, these plans may be of great help in evaluating the extent of the damage, and in making a determination for insurance purposes of what can be claimed under the insurance policy. Moreover, if the buildings can be restored, these plans provide vital construction data. Information about the vendors who maintain the various systems within the building, the architect, and the contractor (if the building is fairly recent this is more relevant) should also be included.

**Photographs:** Take photographs of valuable objects, lists of fine arts, torahs and other important items, should be maintained. This information should be in the possession of your insurance broker and/or your insurance carrier since you may need to provide this for the fine arts policy or other special provisions of your insurance package. As standard operating procedure, any new valuable object, whether ritual or decorative, should be cataloged, valued for insurance purposes, and photographed if appropriate. In addition, a list of these items, and where they are located within your buildings, should be kept offsite so that you can track the items after the disaster. It will also make it much easier to successfully make an insurance claim if some of the items are destroyed.

**Emergency Information Package:** there are a number of items that each member of the Emergency Team should have at their home:

**Staff and Lay Leader telephone numbers and emergency contacts:** for the emergency team to contact immediately.

**An Emergency Information Number:** that people can call for information and direction if the Synagogue telephone is not working and/or if people cannot get to the Synagogue for some reason.

**Important technical support people:** telephone numbers for key consultants and technical people who work with your facilities, computers, etc. One of the most important and first priorities, if the Synagogue’s computer system is knocked out by the emergency, is to get the computer system up and running. There may also be problems with the telephone system, which make it impossible for congregants to get in touch with the office. In addition, it may be necessary to contact other infrastructure support professionals because of the nature of the emergency—air conditioning units, plumbing, electricity may all be affected by the emergency.

**Security, police and fire departments phone numbers:** Depending on the type of alarm system that the Synagogue has, and the nature of the emergency, any or all of these companies may be automatically notified when the disaster occurs. If not, it may be very important to make sure that contact is made promptly. The most obvious issues will involve the safety and security of congregants and staff, and the buildings themselves. But, there may also be some practical issues relating to crowd control, securing property against theft and making sure that curiosity seekers cannot get too close.

**A Current Press Kit:** including history of the Synagogue, the Synagogue’s programs and activities, the clergy and senior staff, and the lay leadership, with the name of the SINGLE press contact person, prepared in advance, makes it much easier to help make sure that the stories in the media are accurate, complete and descriptive. A single contact person ensures that the media have a responsible person to contact and speak with, and allow the Synagogue to try to exercise some control over the way in which the emergency is presented by the press. Remember, the press can be extremely helpful in getting the Synagogue’s message to congregants and to the community.

**List of Emergency Team and its responsibilities:** In the aftermath of the emergency, there may well be a time of great confusion and an overwhelming amount to do. It may be helpful to have established certain areas of responsibility for staff and lay leadership so that each person on the team has a guide and a direction from the beginning. Some possible areas would include: communications, insurance, volunteer coordination, staff coordination, health and welfare, etc.

**Financial Records:** Information about financial institutions in which the Synagogue has a bank account, or investments, which may need to be accessed quickly.

**Telephone numbers for insurance brokers/companies:** The Synagogue will need to notify the insurance company as quickly as possible and insure that no rights under the policy are waived because of failure to make timely claims. In addition, it may be possible to get an advance from the insurance company on an expedited basis so that the Synagogue, for example, has the funds to set up temporary office or Sanctuary space.

**INSURANCE**

Having good insurance protection is vital to rapid and smooth disaster recovery. Those responsible for yearly insurance renewal should fully review the policy coverage for adequacy. Changes because of building construction, the acquisition or sale of facilities or valuable items, staff changes, purchases of new technology, etc. all need to be recorded and reflected in the new policy. The list below highlights some of the most important kinds of coverage. Your broker can provide further information.
Proper Insurance Coverage for Building, Personal Property and Fine Arts

Adequate insurance to rebuild the entire building, including structural, code or other “updates” required by law. You may consider periodic, professional facility appraisal to ensure adequate coverage. The actual cost of rebuilding is not the same as the asset valuation for audit purposes. Determine the value of the building’s history (i.e. Is it land marked, does it have irreplaceable stained glass windows, etc.). Some of these special attributes may be hard to put a market value to, but certainly can be given value for insurance purposes. An aging facility may have unique structural issues to address if the building had to be rebuilt (i.e. bringing the building up to code with regard to handicap-accessibility). The costs of these “add-ons” can be significant and your insurance policy should specifically cover this work.

Adequate Business Interruption Insurance to continue to operate all Synagogue activities while the building is being rebuilt. Examine ongoing operations—ritual, programmatic and administrative—to determine a cost if the Synagogue had to operate off location. Renting a building, buying equipment, setting up a Sanctuary, school rooms, a library, etc., can be prohibitive but a good insurance policy will pay for these costs of doing business while the clean up and rebuilding work goes on. Assume the worst-case scenario - your Synagogue will be out of its building, everything is totally destroyed and must be rebuilt from scratch. Business interruption insurance should also cover the special costs that come from the disaster—hiring extra people, holding special events, mailings, meetings, hiring specialists to support your efforts to restart.

Adequate insurance to cover lost income: You may not be able to hold weddings or life cycle events in your sanctuary, run your nursery or religious school, provide meeting and banquet space for outside groups, or handle other income producing activities. You may lose members, or not gain new members. Each year, as part of your insurance review, place a value on these revenue sources.

Adequate insurance coverage for Judaica, and other valuables, prayer books, etc. It is important to maintain an up-to-date inventory of your valuables, as well as equipment, furniture, books and other items that need to be replaced.

Adequate insurance to protect the Synagogue in the case of law suits for personal injuries caused by the disaster, property damage, or interruption of their business or home activities.

Proper Insurance Coverage for a Construction Project. While this is a very important part of being prepared, it is beyond the scope of this outline.

Builder’s risk insurance covers potential damage to the facility that can occur during construction.

Appropriate insurance coverage from the construction team with copies of each certificate listing the Synagogue as an additional insured. Appropriate coverage depends on many factors - insure the synagogue is fully projected against damage caused by any of the construction professionals—architect, engineer, construction manager, contractor, subcontractors, etc. REMEMBER that the value of the contract between the Synagogue and the professional does not necessarily have any relationship with the possible damage that the professional may cause if the work is not satisfactory.
PERSONAL REFLECTIONS

The True Meaning of Sanctuary

Victoria MacKay, Executive Director, Temple Beth-El, Northbrook, IL

As an Executive Director, when ever I use the word sanctuary, it is usually used in sentences that sound like this, "Is the sanctuary clean for Shabbat? Are the sanctuary lights working? Is the air conditioning on in the sanctuary? Is the sanctuary ready for the Bar/Bat Mitzvah photo session? The Rabbi wants to move the sanctuary chairs again?" Invariably my initial thoughts of "sanctuary" are always relative to the physical structure and maintenance of the building.

On May 18, 2000, the true meaning of sanctuary revealed itself. Temple Beth-El was hit that afternoon by a tornado. Initially, I thought nothing of the high winds and thunderstorms that started a little after 3:00 p.m. Pre-school was ending and most of the toddlers had been picked up by their parents. Hebrew School had not yet begun and drop off wasn't for another hour. The storm was expected to pass quickly with the winds. My office windows face the courtyard and the school classrooms on the other side of the courtyard. As I watched the winds heighten, a tree was suddenly uprooted and flew over the school building, taking a good portion of roof with it. The skies were dark as night and the building was rumbling.

Now was the time to take action. Grabbing a flashlight I keep in my office for emergencies, I walked quickly through the hallways, gathered up the remaining pre-schoolers and their teachers and escorted them to the lower level of the building. The children were told this was a drill and they needed to stay in the youth group lounge with their teachers until we came back down for them.

The school office was instructed to cancel Hebrew School and make chain calls while the phones still worked and we still had power. The majority of parents opted not to bring their children to the Temple during the storm, but some were still dropped off. The Education Director took charge of the children, and I took charge of the building.

The first thing to do, once everyone was safely in the building, was to assess damages. The social hall/chapel roof was leaking and water was pouring in through the ceiling and walls. This set off the fire alarm pull station which set off the fire alarm. I silenced the alarm, called the fire department "red center" and told them what happened. I called the burglary alarm company. The plumbers were called once water was found in the lower level and the sump pumps were working overtime. The roofer was called. These calls were made quickly, since I keep a laminated card in my office under my phone and one in my briefcase with all emergency phone numbers and access codes. The office staff was instructed to shut down ALL computers in anticipation of power failure or surges.

Then, the lights went out and the phones went dead. TAP lights were placed in the bathrooms and battery-powered lamps were placed in offices without windows.

The Education Director and I met in the front hallway to touch base. There was nothing more we could do at that point but to stay with the children and adults who were still in the building. The tornado/microburst ended almost as quickly as it began.

The main road in front of the building looked like a parking lot. Traffic lights were out all over town, making travel impossible. Trees were uprooted and roof shingles were everywhere. It was at this time that we opened our doors to all passers-by and offered them shelter, refreshments and the use of our washrooms. Neighborhood children were locked out of their homes, since they only had the code to the electric garage door openers. These children were set up in our social hall, where they completed homework until they could go home.

By 8:30 p.m. that night, the last child made it home. It was only then that we closed and locked our doors and left the building, knowing there was nothing more we could do.

Repairs started early the next morning.

The dictionary describes sanctuary as a "holy place" or a "place providing refuge". This definition was never made clearer than on that fateful day. The people that found our doors open that afternoon and evening, entered as strangers and left as friends. In this day of ever increasing needs for security and heightened awareness, we took a chance unlocking our doors and propping them open. But we evaluated a crisis situation and viewed it as a community service and an obligation to care for those in need. However brief that need may have been, the word around the neighborhood now is that "Temple Beth-El is a really cool place to be."
PERSONAL REFLECTIONS —

What Do You Wear During An Emergency?

Livia Thompson, Executive Director
Central Synagogue, New York, NY

By 5:00 p.m. on Friday, August 28, 1998, our beloved sanctuary roof was in flames. Services that night were held in the Central Synagogue community house across the street while the Senior Rabbi and I watched New York City's finest successfully battle the raging fire. I knew that it was going to be a long night, and that I would not be getting home to Brooklyn any time soon.

Around 10:00 p.m., I called my husband and asked him to bring me something to wear the next day for services. Since it was summer, I asked him to bring me a black linen dress and a black linen jacket that were hanging in the closet. After making arrangements with a neighbor for someone to watch our sleeping children, my husband came to the community house around 11:30 p.m., kissed me hello and good-bye and left. I spent the night watching the firemen at work, and learning as much as I could about the level of damage.

The next morning, after a sleepless night of anxiety, I pulled out my clean clothes to prepare for the emotional Shabbat service I knew was coming. As I looked at my dress, I realized with horror that my husband had brought a black raw silk sleeveless evening dress with a keyhole slit down the back. Moreover, he had carefully brought my black silk evening jacket (which, of course, was a different shade and material from the dress!).

And, I only had brown work shoes in my desk—where all good Executive Directors keep extra shoes.

Shabbat morning services in the summer start at 10:00 am. At 9:15 am, I wandered downstairs and began hugging and kissing congregants. My evening clothes went virtually unnoticed!

New Security System Installed After Gift Shop Break-Ins

About 16 months ago, on a Saturday night, our Sisterhood Gift Shop was broken into. The lock to the gift shop door was forced, and about $2,500 worth of gold and silver jewelry was stolen (we are insured over $1,000). Inadvertently, the Temple motion detector was not turned on by our senior maintenance person; it was unclear how entrance to the building was obtained.

A number of upset Sisterhood members met with me to review the door locks AND to have a separate motion detector installed for the Sisterhood office and gift shop (2 rooms connected).

Two months later, early one morning, I discovered that someone broke the window to our Conference Room, made a large hole in the wall between the Conference Room and the Sisterhood Gift Shop, and stole less than $100 from the Gift Shop. This time, not only was the new Sisterhood motion detector activated, but also the Temple's detector, as the thieves ran into the hallway. Houston police were shortly on the scene. We fingerprinted, but unfortunately got no matches.

A congregant family was so incensed by all this that they made a donation to purchase a security camera system. We now have a state of the art system with 16 surveillance cameras covering inside and outside the Temple (including 2 inside and outside the Gift Shop), a monitor in my office, a VCR tapeing all 16 cameras and a UPS (big battery). Thank G-d, there has been no problem since.

Burton Dubow, Congregation Emanu El, Houston, TX

Check on Your Congregants

Our major crisis in Oklahoma City was the tornado last year. The Temple office contacted all of our members in a series of phone calls to ascertain that everyone was accounted for and was OK.

Marsha Greiner
Temple B'nai Israel
Oklahoma City, Oklahoma

190 subscribers on NATA-SCHMOOZE sent 6,435 e-mail messages of information, ideas and support.