

Editor's Message



Are YOU Prepared for Disaster? by Scott Arquilla

As I write this message, I am sitting in a temporary trailer with the rest of my office staff recovering from a devastating fire that took place before lunch on March 14, 2003. Our entire plant, Best Homes Inc. of Hazel Crest, IL, and office were lost. The fire started at a neighboring business's maintenance building, in which welding was being done. With the large amount of flammable products in that facility, the fire quickly spread to the roof of our building. Fortunately, very fortunately, no injuries occurred in our plant or at the neighboring company and everyone was able to exit the building safely.

It is hard to put into words the thoughts that raced through all our minds as we saw our building go up in flames so quickly. From start to finish, our plant was gone in less than one hour. (Our neighbor, a large ready-mix plant and brick distributor, only lost their maintenance building. Their office and plant were untouched.) Fortunately, we were able to escape with our computer server used for design work, our truss drawings and our schedule board, plus a few other workstations. Our accounting is done in another office next door and we only lost paper back up for deliveries and invoices for this year and prior ones. Of course, we also lost employee folders and records, credit files, prior month's and year's inventories, invoices, time cards, design drawings, job files, supplier-provided hanger documentation, and building code books among other things. The list is too long to name everything. Then think of all the company and personally owned items in your office and multiply it by ten. Of course, the list of lost items from the plant is far lengthier. We had countless spare parts for every piece of equipment and truck in our operation. The list could and does, believe me, go on forever. We are still struggling with those lists (and valuations) now. After we rebuild, we are planning to assemble a complete listing of contents and valuations combined with digital photographs of every piece of equipment. As anyone who has gone through this would know, property insurance coverage is a question of how the policy is written and what you think the current value of your equipment is versus what the actual replacement costs is.

The building that Best Homes, Inc. occupied was built in the 1960's and did not have sprinklers. What was unusual about this fire was the volume of flame produced by the explosions of oxygen, acetylene, propane and solvents, which caused our roof to catch on fire. Our building had 18-foot high, double masonry walls with trusses 8' on center covered with 2x8 T&G decking. Since our fire did not start in a typical manner (the floor) and reached the decking and trusses nearly immediately, once they were ablaze, nothing could have stopped the spread. The fire went from a two-alarm to a five-alarm fire in five minutes. (It was the largest blaze in the southern suburbs of Chicago since Washington Park Race Track burned down over 25 years ago. Washington Park was less than a mile from our plant and, at the time, I only lived a half mile from that fire.)

Our insurance carrier tells me that the entire building is a loss. That includes the floor and the foundation, which is unusual in a fire. All of the equipment and inventory (cut and uncut lumber, plates, hangers and fasteners) in our plant was a complete loss also.

After having watched the fire take our building so quickly, we were mentally depressed and emotionally defeated. It would have been easy to throw in the towel and not rebuild. But we quickly chose to rebuild.

We were able to use the conference room of our affiliated company next door and function for a few weeks there. They had a superintendent's trailer that was mostly used for storage and it quickly became our temporary office. Our staff started back on the Monday following the fire and all staff members were present within a week. Computer replacements came fairly quickly from Dell. I won't describe the frustrating, countless calls to SBC (the phone company), to forward our phone and fax lines. We now have a phone system, fax, alarm system and copier in place. All we needed now was the ability to produce trusses. We received offers from eight local component plants: Alexander Lumber's Cortland Components, Edward Hines Lumber, Atlas Components, Seigle's Component Center, W. Kost Mfg., Stark Truss Co., A&R Truss, Trussway, Ltd., and Walnut Custom Homes to produce for us and we are now working with three of them. Their willingness to come to our aid reaffirms that we work in a fantastic industry. I can't describe the appreciation my family and I have for their willingness to help in this very critical time of need.

We are now using some old equipment that has been under a shed for a couple of years to produce small span trusses as I write this article. We have an old Idaco saw, two finish rollers and two tables. If we can build in one or two shifts, we have the opportunity to save our most valuable employees for when our new building is ready for production. We even know a place that has a floor truss machine we are familiar with that we could use to produce as well. It will not be easy, but it can be done.

I could go on and on about what we have gone through, but my intent is not to rehash the event again. The purpose of my article is to urge each and every one of our SBC Magazine readers to plan for this type of disaster. Most property insurance agents can give you the necessary assistance in getting started. We did have in effect a disaster plan to vacate the building. Our office and plant employees were out of our building quickly and safely. But beside the accounting records listing our assets, we did a poor job of documenting all of our operations. It would have been very helpful to have photographs and serial numbers of each piece of equipment. A complete listing of equipment for proper insurance costing and replacement values would have been helpful to us and would have saved much time. By going through this exercise, insurance coverage(s) can be established to properly value your property and equipment. Remember that when we all built our businesses, we purchased just enough equipment we needed to get started. It is not the same as when a disaster strikes an existing business. Beware of sticker shock when you get prices to replace everything at one time. Also, photos of offices for furniture and layout, computers, copier and printers and filing inventory would have been better than having to rely on everyone's memory. We now are backing up our computer records via a remote server to ensure future records will not be lost.

This may seem like an enormous task and it is. But if it is done over two or three-month period,

it is not insurmountable. If done properly, this procedure can help save your business during a time of crisis. As owners and managers, planning is a necessary part of our jobs, even though planning for a total fire loss is the last thing on everyone's mind.

In our next issue, I will give another update to our readers as to hurdles, insurance claims, more hindsight, reaction from our neighbor who caused the fire, and some more surprises in this entire experience. Maybe each of you can learn something from our experiences.

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