



Editor Fusible Link
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FUSIBLE LINK

DECEMBER 2015

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President's Message...

'Tis the Season. Coming up on December 7 is our annual Holiday Party at the Hanover Manor which is part of our monthly meeting schedule. An expanded dinner is planned and will include roast turkey and holiday vegetables. We are also pleased to announce we will again this year host a wine tasting event during the cocktail hour which will be presented by Wine by Justine. The wine to be sampled is the latest out of Napa Valley, California. Come and join your peers to celebrate the Holidays and raise a glass of cheer. A number of your Chapter Officers attended the SFPE International Conference in Philadelphia in November. Feedback is provided in this issue of the Fusible Link. The conference was well received and reported to be the most attended in recent years. The Seminar Committee is currently working on the Spring Technical Seminar. The Annual Scholarship Golf Outing will be at the New York Country Club in June. More details and dates on both events to follow as soon as confirmed.

See you on the 7th.

Rich Reitberger
President

SFPE Meeting/Expo in Philadelphia

There was no Chapter meeting in November given the annual SFPE meeting/Expo in Philadelphia. Joe Janiga put together a short summary of the Meeting/ Expo below:

During portions of Veterans' Day week the SFPE held its 2015 North American Conference and Expo in Philadelphia. Over 350 academicians, researchers, and fire protection professionals from around the world participated. Among our Chapter's attending members were Rich Reitberger, Paul McGrath, Mike Newman, Chris Vitale, Ernesto Vega-Janica, Johnathan Sabogal, Joe Janiga and Sarge Slicer. Representatives from UMD, WPI, Cal Poly, Lund University and University of Kyoto along with researchers from NFPA, NIST, UL, FM Global and other European organizations. There were also about 50 manufacturers, contractors and consultants displaying their products and services.

There were ten keynote presentations and 35 track sessions covering numerous topics of theoretical research and practical application. During the second half of the week seven, one and two day professional development seminars were conducted with CEU/PDHs for those who use them. On behalf of the Chapter Rich made a contribution of \$1000 to The SFPE Foundation which is primarily used to sponsor academic research in fire protection.

This was an immersive learning experience with a broad spectrum of useful information for our industry with plenty of chance to network with our peers and industry leaders. All-in-all it was a very worthwhile event. In 2016 the conference will be held in Denver during September and in 2017 in Montreal. You should consider attending.

Tianjin Port Explosions to Cost Industry at Least \$2 Billion: Insurer Filings

Insurer Talanx AG's \$122 million loss from port explosions at Tianjin, one of China's worst industrial disasters, takes the net hit incurred by insurers across Europe, the U.S., Bermuda and Asia to almost \$2 billion, according to filings by 26 companies.

That's at the lower end of an initial estimate by reinsurance broker Guy Carpenter of \$1.6 billion to \$3.3 billion after 173 people died following the Aug. 12 explosions. It's the fourth most costly man-made disaster ever for the industry based on current estimates and adjusted for inflation, according to Swiss Re AG's Economic Research and Consulting unit.

"Tianjin illustrates the challenges insurers and their clients face in managing risks in an era of rapid globalization," said Charles Graham, an analyst at Bloomberg Intelligence in London. "This was first evident after the Thai floods in 2011. Business interruption is now one of the most difficult risks for insurers to assess."

The highest costs from Tianjin were suffered by European firms, led by Zurich Insurance Group AG, whose \$275 million loss was partly responsible for the Swiss firm abandoning its proposed takeover of Britain's RSA Insurance Group Plc. China Reinsurance Group Corp. said its costs would not exceed \$174 million, while Warren Buffett's Berkshire Hathaway Inc. disclosed the highest loss from a U.S. insurer at \$130 million.

The biggest man-made loss for insurers remains the Sept. 11, 2001 terrorist attacks in the U.S., which cost the industry \$25.2 billion, the Swiss Re data shows. The second largest was the 1988 explosion on the Piper Alpha oil and gas platform off the U.K. which cost the industry almost \$3 billion, when adjusted for inflation.

Large-Loss Fires in the United States in 2014



Six fires in apartment complexes under construction were among the largest fires in the country last year, which totaled more than \$654 million in direct property loss across all categories.

BY STEPHEN G. BADGER

OVER THE PAST 10 YEARS, the number of large-loss fires in the United States, defined as fires that result in property damage of at least \$10 million, has ranged from 16 to 45 a year, with an average of approximately 25 fires per year. In 2014, 25 large-loss fires caused a total of almost \$654.3 million in direct property losses. While these fires accounted for just 0.002 percent of the estimated number of fires in 2014, they accounted for 5.6 percent of the total estimated dollar loss. They also accounted for five civilian deaths, 15 civilian injuries, and 10 firefighter injuries.

Fifteen of those fires—nine more than in 2013—resulted in more than \$20 million each in property damage. These fires, which included 13 in structures as well as one boat fire and a wildfire, resulted in a combined property loss of \$518.6 million, which represents 79.3 percent of the total loss in large-loss fires and 4.5 percent of the total fire losses in the United States for 2014.

The largest fire of 2014 in terms of direct property loss was a pier fire in California that resulted in more than \$100 million in damage. The fire, which was reportedly started by a welder's torch, smoldered for more than 32 hours and burned under the pier and a warehouse on the 150-foot (46-meter) wharf, resulting in a partial collapse of the warehouse floor. Nearly 1,000 dock workers were evacuated from the area, and two cargo ships were moved to safer locations in the harbor. No injuries were reported.

A number of buildings under construction were also damaged in high-loss fires. Six apartment buildings or complexes in various stages of completion and a department store under renovation sustained losses totaling \$187 million.

WHERE THE FIRES OCCURRED

Of the 25 large-loss fires that occurred last year, 21 involved structures and resulted in a total property loss of \$579.4 million, or 88.6 percent of the combined losses for all large-loss fires. The other four fires—three vehicle fires and one wildfire—resulted in combined losses of \$74.9 million, or 11.4 percent of the losses in all of the large-loss fires.

Of the 21 large-loss structure fires, seven occurred in structures that were under construction or being renovated, resulting in a combined loss of \$187 million. Six of the structures were apartment buildings, and one was a department store.



A California wildfire complex destroyed 65 structures and resulted in nearly \$30 million in direct property loss. Photograph: Getty Images

In six of these structures, automatic detection equipment had yet to be installed. Detection equipment had been installed in one of the buildings but was not yet operational. Five other buildings had no suppression equipment. Suppression systems had been installed in two buildings, but they were not yet operational.

Six fires occurred in stores and office properties. Four large-loss fires occurred in stores in 2014 and caused \$64.2 million in damage, while two fires in office buildings caused \$76.5 million in damage, for a combined loss of \$140.7 million.

Another four large-loss fires occurred in storage properties, resulting in a combined loss of \$164.7 million. The pier/warehouse fire alone resulted in a loss of just over \$100 million.

Two fires in industrial properties resulted in a combined loss of \$35 million last year. One started in the gas distribution system of a compressor building and the other occurred in a nuclear energy plant.



One fire in a single-family home resulted in a loss of \$22 million, while a single fire in a meat-packing plant caused a loss of \$30 million.

Three of the four non-structure, large-loss fires involved vehicles, including a cargo ship and a yacht. The third vehicle fire involved six special-purpose trucks used at a gas well drilling facility and designed to carry specialized equipment such as pumps and drills, as well as sand or cement. These fires caused a combined loss of \$45.1 million. The fourth non-structure fire was a wildland/urban interface fire that destroyed 65 structures, 46 of which were single-family homes, and burned more than 26,000 acres (10,522 hectares), for a loss of \$29.8 million.

HOW THE FIRES STARTED

The cause of ignition was reported for 16 of the 25 large-loss fires of 2014, including 13 of the structure fires, two of the vehicle fires, and the wildland/urban interface fire. Five structure fires started when heat sources were installed or placed too close to combustibles or when hot work was done too close to combustibles. One of these five fires involved a heater used to dry drywall compound that was placed too close to stacked wood at a construction site, while another started when grinding work was being done too close to woodwork. The other three were ignited by heat from welding or cutting operations.

Two of the structure fires were intentionally set, one in a department store and the other at an apartment building under construction. Two more structure fires were caused by arcing or a short circuit, one above boxed goods and the other in wiring. One fire started when embers, sparks, or flames escaped from a fireplace, while another occurred when an aircraft crashed into a flight safety building. The remaining two fires resulted from roof work, but no other details were provided.

In 15 of the 21 structure fires, the properties were open and operating; 14 were at full operation and one was in partial operation. In five of the 21 structure fires, the properties were closed and unoccupied. Six of the structure fires broke out between 11 p.m. and 7 a.m. and caused a direct property loss of \$120.2 million.

Welding operations were also the cause of two vehicle fires. Another large-loss vehicle fire was due to a part failure.

DETECTION AND SUPPRESSION SYSTEMS

Information about automatic fire or smoke detection equipment was reported for 18 of the 21 large-loss structure fires. Eleven occurred in properties that had no automatic detection equipment. This includes six of the buildings that were under construction. Of the systems in the seven other structures for which information was reported, only one did not operate. The building was under construction, and the system had been installed but was not yet operational.

Information about automatic suppression equipment was reported for 18 of the 21 structure fires. Eleven had no suppression equipment at all, including five of the buildings under construction or being renovated. Of the remaining seven structures, two had wet-pipe systems that operated and controlled or helped control the fire, two had systems installed that were not yet operational, and three had systems that were not in the area of origin and did not operate.

Of the fires for which presence of both detection and suppression equipment was reported, 11 had neither an operational detection system nor an operational suppression system. Both types of systems were operational in four fires. Two structures had detection equipment only, and one had suppression equipment only.

WHAT WE CAN LEARN

There were four more large-loss fires in 2014 than there were in 2013, for a 19 percent increase. However, there was a decrease of \$190.5 million, or 22.6 percent, in associated property losses in 2014 compared to the year before, in large part due to the fact that one fire in 2013 resulted in more than \$400 million in losses. None of the large-loss fires of 2014 resulted in damage on that scale.

In eight of the past 10 years, at least one fire has resulted in a loss of more than \$100 million—in 2014, that fire was the pier fire in California—and over that period a total of 21 fires have resulted in more than \$100 million in losses. One of those fires, a wildfire, resulted in more than \$1 billion in losses, and nine other wildfires did more than \$100 million in damage. Of the other 11 fires to reach the \$100 million mark, nine were structure fires and two were vehicle fires. In 2014, for the first time in several years, the highest loss in terms of direct property damage was not a wildland fire.

The large losses in buildings under construction illustrate the vulnerability of building projects when they are not protected by suppression systems. [NFPA 241, Safeguarding Construction, Alteration, and Demolition Operations](#), contains several provisions for protecting buildings during construction, including installing sprinklers and other protection features as soon as possible.

Adhering to the fire protection principles reflected in NFPA's codes and standards is essential if we are to reduce the occurrence of large-loss fires and explosions in the United States. Proper construction, proper use of equipment, and proper procedures in chemical processes, storage, and housekeeping will make fires less likely to occur and help limit fire spread should a fire occur. Proper design, maintenance, and operation of fire protection systems and features can keep a fire that does occur from becoming a large-loss fire.

WHERE WE GET OUR DATA

NFPA identifies potential large-loss incidents by reviewing national and local news media, including fire service publications. A clipping service reviews all daily newspapers in the United States and notifies [NFPA's Fire Analysis and Research Division](#) when major large-loss fires occur. NFPA's annual survey of the U.S. fire experience is an additional data source for this report, although not the principal one.



Welding was blamed for a fire that heavily damaged a pier and warehouse in California, resulting in more than \$100 million in property damage. Photograph: AP/Wide World

Once a potential major large-loss fire has been identified, we request information about it from the fire department or agency having jurisdiction. We also contact federal agencies that have participated in investigations, as well as state fire marshals' offices and military sources. The diversity and redundancy of these data sources enable NFPA to collect the most complete and accurate data available on large-loss fires.

This report only covers fires for which NFPA has an official dollar-loss estimate. Other fires may result in large losses, but no official information on the amount of damage was reported.

ACKNOWLEDGMENTS

NFPA would like to thank the U.S. fire service for its contributions of data on major large-loss fires, without which this report would not be possible. In some cases, the fire department, forestry officials, or government officials were unable to contribute complete details to NFPA because legal action is pending or ongoing, the incident was of a sensitive nature, or the size of the incident was overwhelming. The author also wishes to thank Norma Candeloro and the staff of the Fire Analysis and Research Division for providing the support this study requires.

STEPHEN G. BADGER is a fire data assistant in NFPA's Fire Analysis and Research Division and a retired firefighter from the Quincy, Massachusetts, Fire Department. Top Photograph: Newscom

Our Condolences to one of the Chapters Past Presidents, Sarge Slicer, on the Passing of his Father

J. Samuel Slicer Jr.

October 31, 1915 - October 29, 2015

Samuel "Sam" Slicer, Jr. (III) of South Yarmouth, MA passed away on Oct. 29, 2015 after suffering a cerebral hemorrhage on Oct. 2. He died just 30 hours before his 100th birthday. Sam was born and raised in Atlanta, GA, the son of the late Joseph S. and Sarabelle Slicer. He lived in Charlotte, NC, Birmingham, AL and Needham, MA prior to retiring to Chatham and in 1999 moving to S. Yarmouth, MA. He is predeceased by his wife of 68 years Margaret "Peg" Slicer. He is survived by his dearly beloved Phyllis Cook and his son, J. Sargent "Sarge" Slicer, and his children, Eric Sargent, Mark Robert and Adam Kingsbury and their children,...

The complete obituary can be found at <http://obits.dignitymemorial.com/dignity-memorial/obituary.aspx?n=J.+Samuel-Slicer&lc=7207&pid=176321835&mid=6660012&cid=em.legacy.dm.7207.6660012>

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2015 NJ CHAPTER FIRE PREVENTION WEEK GRANTS

The theme this year was Hoarding and Fire Safety. Each Fire Protection Bureau winner has received \$250.00. One of the winners is shown below:

Mike Newman, Chapter 2nd VP, presenting the awarded grant to fire department official of Cranford, NJ Fire Official"



December 7, 2015 NJ Chapter meeting

The Dec 7th meeting will be both a Holiday celebration as well as having a very interesting technical session.

Our presentation will cover The Tyco Quell Fire Sprinkler System for use in cold storage, outdoor and unheated warehouse facilities. In terms of performance, the Quell Fire Sprinkler System effectively addresses a fire with a volume of water with a "surround and drown" configuration to rapidly reduce the heat release rate. This fire protection approach minimizes damage to storage facilities and valuable goods.



Santa Claus and his elves may make an appearance

Employment Opportunities

ARUP is looking for a Senior Fire Consultant/Engineer - Tri State Region - offices in Edison and NYC

At Arup, our innovative spirit compels us to express our ingenuity in unique ways —developing many of the world's most innovative and sustainable buildings, transport and civil engineering projects. Arup is a global engineering and consulting firm of 11,000 creative minds.

Our integrated approach to engineering and design brings together the best professionals to meet our clients' needs.

We are currently seeking a Senior Fire Consultant/Engineer to play a very active role in the continued development of Arup's fire engineering practice in the Americas and will work closely with many of the world's leading architects and building owners developing innovative, performance based design solutions for a wide range of building, industrial and transport projects.

Your responsibilities will involve:

- Provide fire safety consulting engineering services to a variety of potential clients, including but not limited to architects, developers, owners, government and insurers.
- Consulting on building codes and standards including IBC, NFPA codes and tri-state jurisdictions (NYC, NYS, NJ).
- Develop fire strategies for projects across all markets
- Fire alarm design and construction administration support including reviewing shop drawings, submittals, RFIs and conducting field reports for large rail projects.
- Responsible for project management of multiple projects to ensure successful delivery on time and budget.
- Developing client relationships and pursuing new business opportunities.
- Contributing to our research and development activities.

Qualified professionals will have a Bachelors or Master's degree in Fire Engineering or related field. PE license in fire protection engineering desired. Candidate must possess good communication skills essential for team-based working, excellent planning and organization skills required for our fast-paced environment, and must be highly motivated, proactive and willing to take on new challenges.

Share your passion and experience in a global culture that believes your potential to achieve is endless. This is your opportunity to shine.

Arup is proud to be an equal opportunity employer.

APPLY at: <https://arupjobs.taleo.net/careersection/jobdetail.ftl?job=NEW000037&lang=en>

Lockton Northeast Series – Property Risk Control Consultant

Location: Hartford (Farmington)/New York City/Philadelphia (Blue Bell)

About Lockton:

More than 5,300 professionals at [Lockton](#) provide 41,000 clients around the world with risk management, insurance, and employee benefits consulting services that improve their businesses. From its founding in 1966 in Kansas City, Missouri, Lockton has attracted entrepreneurial professionals who have driven its growth to become the largest privately held, independent insurance broker in the world and 10th largest overall. Independent researcher Greenwich Associates has awarded Lockton its [Service Excellence Award](#) for risk management for large companies. For five consecutive years, Business Insurance magazine has recognized Lockton as a "[Best Place to Work in Insurance](#)." To see the latest insights from Lockton's experts, check [Lockton Market Update](#).

Lockton is known throughout the insurance industry as an entrepreneurial, progressive and successful insurance broker. As a result of continued individual and group accomplishments, Lockton has a record of steady and substantial growth. Unlike publically held companies that have to report to public shareholders on a quarterly basis, Lockton operates on a long term goal basis over years, not quarters. If you are a committed professional with a passion for delivering unparalleled service, Lockton is interested in hearing from you.

Job Description:

Responsibilities: Lockton is searching for an experienced property risk control consultant to work in a fast-paced team environment to support the insurance placement process, participate in the acquisition of new business and advocate for the client with insurers and support their risk management/property loss prevention processes and programs.

Qualifications:

- 5+ years of insurance carrier, broker or risk management property risk control experience.
- Bachelor's Degree in Engineering or Applied Science or equivalent
- PE license or CFPS certification a plus
- Strong oral and written communications skills
- Proficiency in knowledge and application of National Fire Protection Association (NFPA) Standards and FM Global Data Sheets
- Strong interpersonal skills to communicate effectively with clients
- Expertise in development and analysis of property insurance industry loss estimates including MFL's, PML's and LE's.
- Strong advocacy skills in working with FM Global insured clients
- Self-motivated individual with successful ability to work in a team environment
- Microsoft Office and internet proficiency

Interest candidates should contact David A. Larson, SVP - Risk Services Practice Leader, Lockton Companies, 1185 Ave of the Americas, New York, NY 10036; E-mail: dlarson@lockton.com; Office: (646) 572-7367.

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HELPFUL LINKS

ADAAG <http://www.access-board.gov/adaag/about/index.htm>

AFAA National <http://www.affaa.org/>

AFAA <http://www.firesprinkler.org/>

ANSI <http://web.ansi.org/>

ASHRAE <http://www.ashrae.org/>

Campus-Firewatch <http://www.campus-firewatch.com/>

Coffee Break Training <http://www.usfa.dhs.gov/nfa/coffee-break/>

CPSC <http://www.cpsc.gov/>

CSAA <http://www.csaaul.org/>

Municipal Codes (E Codes) <http://www.generalcode.com/Webcode2.html>

FDNY <http://nyc.gov/html/fdny/html/home2.shtml>

FM Global <http://www.fmglobal.com/>

FSDANY <http://www.fsdany.org/regs.htm>

FSI <http://www.firesprinklerinitiative.org/>

FSSA <http://www.fssa.net/>

Fire Tech Productions—Nicet Training (FTP) <http://www.firetech.com/>

Home Fire Spklr Coalition <http://www.homefiresprinkler.org/>

HVAC Bld. Control Fire Safety <http://www.iklimnet.com/hotelfires/hotelfiresmain.html>

AFAA-NJ <http://www.affaanj.org/>

International Code Council - <http://www.iccsafe.org/>

International Code Council Residential Sprinkler Exam - http://www.iccsafe.org/news/nr/2009/0709_ResidentialSprinklerExam.pdf

The Joint Commission (JCAHO) - <http://www.jointcommission.org/www.JointCommission.org/>

Material safety data Sheets (MSDS-OSHA Site) - <http://www.osha.gov/SLTC/hazardcommunications/index.html>

National of Fire Equipment Distributors (NAFED) - <http://www.nafed.org/index.cfm>

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