



# Flamespread

**N C State Firemen's  
Association**

October 2006

www.ncsfa.com

## **NCSFA**

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## **Firefighters Helping Firefighters**

**By: Chief Reginald Hassler**

Dear Fellow Firefighters, It is with great honor that I take on the responsibilities of the presidency of the NCSFA and the representation of the firefighters of North Carolina. Our executive board, and I are committed to the advancement of our association.

Those of you who were at the banquet Saturday night, heard me state my theme for the next year—"Firefighters Helping Firefighters." We, in the fire service, are always helping others—that is our job. But, sometime, we forget that we

also need to help ourselves. We have over 120 departments in this state that are not members of our association. It troubles me that these departments are operating without some of the basic benefits we can offer them. So I am asking that you check our web page ([www.ncsfa.com](http://www.ncsfa.com)) to see which departments in your area are not members and contact them to determine why they are not. Then let the state office, or me, know. No one person can do this job alone. I need and ask for your help in this

project. Our goal should be to have 100% membership in our association.

I look forward to the challenges ahead and to serving you. If I can be of any help, don't hesitate to call or e-mail me.

## **Conference Update**

The 2006 Conference was held August 24—26, 2006 at the Four Seasons Koury Convention Center in Greensboro with over 1,800 people in attendance.

We would like to thank VFIS of NC, Coastal Benefits Group, Greensboro Convention and Visitors Bureau, C W Williams, Local Government Federal Credit Union, Safe Air Systems, Newtons Fire and Safety, Provident Insurance, E-One, MagneGrip, Dragonfly Productions and CCM Investment Advisors for being sponsors at this years conference. We could not have a conference without these sponsorships. We would also like to thank Jeff Cash, Program Coordinator, N C Office of State Fire Mar-

shal, and the Guilford County Association for all the hard work that was put in to making this conference such a success.

Start making plans now to attend the 2007 conference which is scheduled for August 23 –25, 2007 at the Benton Convention Center in Winston Salem. There are two hotels that will be hosting. The Marriot Hotel room rate includes parking at \$119.00 per night. The Embassy Suites which also includes parking will also be available for \$149.00 . Both hotels are newly remodeled and both join the Benton Convention Center.

More information regarding the 2007 conference will be available at the Mid-Winter Chief Conference.

## **Dates to Remember**

Relief Fund Reports due in our office  
October 31, 2006

2007 Rosters mailed to Fire Departments to be updated  
November 15, 2006

2007 Roster and Membership Dues are Due  
January 1, 2007

2007 Scholarships Application Packets Mailed out to Fire Departments  
January 1, 2007

2007 NC Association of Fire Chiefs Mid Winter Conference  
Sheraton Atlantic Beach  
February 2—4, 2007



## National Volunteer Fire Council Update

By : Chief Jeff C. Cash

The National Volunteer Fire Council (NVFC) is the national leader when it comes to issues that face the volunteer fire, rescue, and emergency medical services. The NVFC plays a significant role in promoting the interests of this nation's volunteer firefighters and EMS personnel. Some highlights of NVFC's activities include:

**Legislative Initiatives:** The NVFC promotes a number of bills that would benefit volunteer fire, rescue, and EMS personnel by providing them with tax benefits and job protection. We also advocate on behalf of the Assistance to Firefighters Grant program and SAFER grant programs. In addition, we support legislation that would increase the prevalence of fire sprinklers and fire-safe cigarettes. A full list of the NVFC's legislative initiatives (and their descriptions) is available at [www.nvfc.org/leg/legislation.html](http://www.nvfc.org/leg/legislation.html).

**E-Updates:** The NVFC produces three electronic newsletters. The **NVFC E-Update**, which is sent out twice a month, contains information about legislative news, calls to action, training information, NVFC updates and more. The monthly published **Heart-Healthy Firefighter E-news** is intended to increase awareness in the fire service of how to prevent serious heart-related problems such as heart-attack and stroke and maintain a heart-healthy lifestyle. Each issue contains items such as recent events, tips on exercise and nutrition, and screening offered by the Heart-Healthy Firefighter Program at trade shows across the country. The monthly **Fire Corps E-Update** focuses on issues and news related to Fire Corps, a locally-driven Citizen Corps program that allows community members to offer their time and talents to their local fire and EMS departments in on-emergency roles.

**Fire Corps:** The NVFC houses and administers Fire Corps, a federally-funded program under the Citizen Corps initiative, which is a national grassroots effort to help communities prevent, prepare for and respond to natural disasters and to other emergencies. Through Fire Corps, community members are invited to assist their local fire and EMS departments with non-Emergency tasks, from conducting fire prevention and life safety education within the community to helping the department with fundraising, apparatus maintenance, administrative tasks and more. In fulfilling these roles, citizens are allowing their local firefighters and EMS personnel to focus their efforts on critical, life-threatening situations while also increasing the ability of the department to provide additional programs and service for the community it serves. More information about Fire Corps is available at [www.firecorps.org](http://www.firecorps.org).

**Heart-Healthy Firefighter Program:** America's firefighters and emergency services personnel save lives and property as first responders to man-made and natural disasters, but these responders face a great, although often ignored, risk. Every year, more than half of all firefighter deaths are attributed to heart attacks, which is the leading cause of firefighter fatalities. The NVFC has designed the Heart-Healthy Firefighter Program to promote fitness, nutrition and health awareness within America's fire and emergency service. It is the nation's leading heart attack prevention program targeted at all firefighters and EMS personnel, both volunteer and career. The NVFC launched the Heart-Healthy Firefighter Program in 2003 with the release of the Heart-Healthy Firefighter Kit and free cholesterol testing at fire service trade shows. The program has since expanded to include the Fired Up for Fitness Challenge and the heart-Healthy Resource Guide. The Heart-Healthy Firefighter booth travels to fire and emergency service trade shows across the country to offer free health screenings for risk factors such as blood pressure, cholesterol and glucose, as well as other features like cooking and fitness demonstrations. During our annual conference in August the NVFC "Heart-Healthy" booth screened 267 of our attendees!

**Resources:** The NVFC provides vital resources to the volunteer fire and emergency services. The **Dispatch** quarterly newsletter provides information regarding important legislation, industry news, and updates regarding the NVFC, Heart-Healthy Firefighter Program, and Fire Corps. The **Cost Savings Calculator** allows volunteer fire and EMS departments to calculate the department's contribution to the community and includes a customizable presentation to educate city or town council, fire/ EMS department boards, and local groups about the value the department brings to the community.

Additional information about these and the many other NVFC initiatives and programs can be found at [www.nvfc.org](http://www.nvfc.org).



## Train the Trainer Classes Offered

# 25 in 5

The Executive Board of the North Carolina State Firemen's Association has partnered with VFIS to host a 25 in 5 program. It is the goal and intentions of this program to reduce firefighter injuries and accidents by 25% in the next 5 years. The first class of "Train the Trainer" for Rollover Prevention will begin on October 2nd and will run through October 19th at various fire departments and community college. Space is limited for these classes. We are asking that only 2 members per fire department attend and only 1 prevention kit per fire department will be given out. This class is being offered for free, but registration is a must. There are two way you may register for the class, you may call VFIS at (800) 726-1228 or go online and register at [www.vfis.com/seminars\\_workshops.asp](http://www.vfis.com/seminars_workshops.asp). Choose "Rollover Prevention in North Carolina", then choose the date and location you would like to attend. Fill out the online registration form. Please note that all classes begin at 7:00 pm.

**Please keep checking our web site for updates on upcoming classes and the "25 and 5" program.**

### 2007 Membership Dues

Rosters will be mailed out on or about November 15, 2006 for the 2007 year. **Membership Dues for the 2007 year will be \$15.00 per person.** Rosters are due back in on January 1, 2007, but you have a grace period of 30 days that the fire department is still covered by NCSFA Benefits. Please read the instruction page carefully as this holds valuable information on completing your roster.

### 2006 Fireman of the Year

Congratulations to Captain Mike Quinones of Asheville Fire Department who was named the 2006 Fireman of the Year. Captain Quinones has received the Dept of Excellence in Public Service Award in 2003, Regional Excellence in Public Service Award 2004, Asheville Optimist Club Public Service Award 2005, City of Asheville Meritorious Public Service 2005 and served as the Apparatus Specification Committee Chairman 2000—2006.

**Congratulations!**

### Relief Fund Reports

Each year about this time departments who qualify receive their relief fund checks. To receive a check a department must meet three statutory requirements. They have to be a member of the North Carolina State Firemen's Association, mail a relief fund financial statement to the office of the North Carolina State Firemen's Association no later than October 31st of each year, and turn in a report of fire conditions to the Department of Insurance no later than January 31st. These requirements are written in the statutes, and they are the law. Each year about the middle of September the North Carolina State Firemen's Association sends a second notice to all departments who have not yet mailed in their relief fund financial statement. This notice is sent by registered mail with a return receipt requested, and the purpose is to remind departments to complete and mail in their report. We do not want departments to miss their funds. Each year we have a few departments who call in and tell us they mailed the financial statement to us. We check and find we do not have the report, and the department has no way of documenting that it was sent. We on the other had can document that they received a second notice and who signed for the notice. By statute, we cannot issue them their relief fund check. The North Carolina State Firemen's Association would like to recommend to departments that they send the report and request a return receipt. It costs a little more and certainly takes a few minutes more, but it offers you excellent protection. Having a signed receipt in your had would be enough evidence to cause us to pay you your funds for the year in question. The small amount of time and small cost involved in sending the financial statement by registered mail return receipt requested could mean hundreds or even thousands of dollars would be sent to your department. Please consider this option in the future. It makes good dollars and cents.

**Are Your Membership Dues Paid? - Check FD Status at our website: [www.ncsfa.com](http://www.ncsfa.com)**

## Executive Director's Corner

This past July marked the end of our second three year contract for our insurance coverage, and as a result of the large number of claims, we had to make some changes in the program. We are still providing you with the best insurance available for the dollars spent, and our coverage is still among the best in the country.

To help you understand how beneficial this program has been to the membership, let me share the following numbers with you. Since inception of the program in 2000, we have paid out \$3,281,890.22 in line-of-duty benefits to our members. Last year alone our carrier paid \$525,020.84 in LOD claims. This is great for our members and their families. But it is not all good news. No one anticipated the claims to be as high as they have been. This has been a losing situation for our carrier who has only collected premiums of \$1,688,445.17 for LOD coverage since 2000. You do not have to look very far to see that a change had to be made.

This year the Executive Board has to reduce the LOD Death Benefit from \$50,000.00 to \$40,000.00. They had to reduce the AD&D coverage from \$10,000.00 to \$5,000.00. This reduction carries over to other parts of the policy, because some portions of the coverage are based on a percentage of the death benefit. Even with the reductions the premium for LOD coverage and non-duty coverage will run about \$105,000.00 more than last year's premium. To keep our present coverage in place our annual premium would have exceeded \$1,000,000.00. What we offer is still a great benefit, but an adjustment was absolutely necessary.

**Below is a complete list of the new coverage effective July 1, 2006**

**Claims must be filed within 90 days of injury**

***Benefits apply to all classes of membership while performing an activity of the organization.***

**Covered Injury Death Benefit**-Includes dismemberment, loss of sight, speech or hearing—**\$40,000**

**Seat Belt Benefit**— Pays an additional 20% of the Principal Sum—**\$8,000**

**Bereavement Benefit**— pays an additional 10% of the principal Sum up to **\$4,000**

**Cosmetic Disfigurement from Burns**-payable for third and fourth degree burns (total body surface area X the area classification factor outlined in policy) % of **\$40,000**

**Covered Illness Death Benefit**-payable for illness suffered as a direct result of any activity of the organization—**\$40,000**

**Total Weekly Disability Benefits**— Covered Injury(s) payable up to 2 years. Covered Illness payable up to 2 years—**\$50**

**Cost of Living adjustment** -5%

**Permanent Physical Impairment Benefit**— Payable for Covered Injury and Covered Illness pays in addition to Weekly Disability Benefits—**\$40,000**

**Transition Benefit**-Payable up to 26 weeks when employer eliminates Insured's position—**\$50**

**Retraining Benefit**— payable up to a maximum benefit of **\$20,000**

**Rehabilitation Benefit**— Payable for voluntary participation in an approved program designed for occupational rehabilitation, either in your occupation or in a reasonable occupation—**\$1,000**

**Family Expense Benefit**— Reimburses actual expenses, **no waiting period.**—**\$1,000**

**Mental Stress Management Benefit**— payable for Insured Member who suffers a mental stress related illness—**\$1,000**

**Traumatic Incident Benefit**— Payable for support services due to a traumatic incident.—**\$1,000**

This program is administered by Provident Agency, Inc.,

P O Box 11588, Pittsburgh, PA 15238-0588

Toll Free 1-800-447-0360

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