



The Blaze

A Publication of the Idaho State Fire Commissioners' Association

2nd Quarter Blaze

A MESSAGE FROM THE PRESIDENT

My Fellow Commissioners,

WE DID IT!

We actually had a face to face conference without masks or social distancing, and to my knowledge, everyone survived.

We had great attendance and the speakers were exactly what we needed. They spoke about topics that pertain to our commissioner responsibilities today and how to deal with them.

We took two tours:

First we went to the Capital and toured the Legislative process in action. We went down the Senate Hall and the House Representatives Hall where their offices and Committee Meeting rooms are located. Then we went to the 4th floor of both the Senate and the House and had a chance to see our legislature in action. We had a chance to see both the Senate and House debate and make laws that will affect Idaho starting 2023.

We then toured the National Interagency Fire Center, where we observed an amazing place prepared for almost anything. They are servicing fires all over the United States and Nation with supplies, which could be anything from food, to chainsaws and tools, to firefighting apparatus, to pallets full of shovels, axes, rakes, sleeping cots, and other hand tools. We also saw the training ground and met some of the Boise Smoke Jumpers.

We kicked off Friday morning with our main event speaker, Mr. Silouan Green. He spoke to all the Commissioners, Fire Chiefs, Firefighters, Secretaries, and Administrators. We explicitly invited the Firefighters to this conference to hear his message. He talked of his life and the challenges he has faced with PTSD/PTSI. He has been the best of everything in the marines when it comes to fighter pilots.

Continued, page 2

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- Buzz Beauchamp
- Ron Frazell
- Becky Luther

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Continued ... President's Message

Then he had an engine explode on takeoff and he had to eject at 15 feet going very fast. Physically he was broken up pretty bad, but mentally and emotionally the injuries were much worse.

He went through rehab and struggled to get back on top of his game, but ended up struggling with images he couldn't get out of his head and pain he could not resolve without meds. He went through hell with his own personal journey on PTSD/PTSI and has learned to live with it, and now is one of the most sought after speakers on the subject.

Saturday morning he took our Firefighters into a private session and within minutes had them all recognizing their weaknesses and not long after that had them all in tears (according to one firefighter). It is so important that we take care of our Firefighters. We have trucks and fire stations, but without Firefighters, those items are of no value. These people see things on their calls that would keep most of us awake all night, and they have learned some how to hold it inside and keep on going. That makes them a ticking time bomb and we need to help them diffuse. They have learned to close their eyes at night and ignore the things they see until they start hurting themselves or their loved ones. The next thing you know, you are reading about their suicide in the paper or getting the call you don't ever want to get. The suicide rate is up among Firefighters for this very reason. Think hard enough and you can name one you know that has committed suicide, someone who had been close or someone that is showing serious signs of needing help.

As Commissioners, it's our job to take care of our resources, and our Firefighters are one of the most important resource we have. Let's make sure we are doing what we need to keep them safe and in control of themselves as well as the equipment.

We sent out many notices to bring your Firefighters to this conference, because we were doing a special training on PTSD/PTSI and were doing a special Saturday morning session for just firefighters. We were disappointed with the number of firefighters that came, but the ones that came were really impressed and want to do this again. We spoke with many Commissioners and Chiefs that would love to do this again and have regional trainings with Mr. Green. I agree, he is beyond good, but not cheap either. We talked to him about doing next year's conference in Coeur D'Alene and also providing another training session in Southern, Idaho.

Put next year's conference on your calendar for March 2-4, 2023 in Coeur D'Alene, Idaho.

Sincerely,

Todd Belnap
ISFCA President

New Regional Directors

Region 2— Monte McMillan

I have been living in Moscow all my life. Grew up on the family farm and just semi retired from farming. I help out the renters when they need help. I have been in the fire service for 38 years. I did 35 years with Moscow Vol. Fire Department (the city department) and have been with the Moscow Rural Fire District for 31 years as a firefighter for both. I have been a Commissioner for the rural district for 6 years and am the chairman of our 3 person commission. Our little department (rural) is at 21 members. This is down from one time we had 30. It seems like it is harder and harder to get the younger people to come and have fun fighting fires. We do wildland and structure. No EMS. We cover roughly 124 sq. miles of area. Timber, grains, grass and structures. We do lots of mutual aid with our neighboring departments. As the new guy, I plan on meeting with the other districts in the Region 2 area. I will be trying to learn and pass on the good works that we are doing at ISFCA. Thanks from North Idaho!

Region 3A—LaDawn Saxton

I grew up in Southern Idaho on a cattle ranch, I am the middle child of 3. I participated in 4-H, FFA and rodeo. After high school I worked for the Forest Service through college and received my Associates in Agriculture Science in 1996. I worked on the Boise, Salmon/ Challis and Sawtooth National Forest until I landed a Fire Prevention job on the Cascade district on the Boise in 2001. After 20+ years I applied and accepted the Assistant Fleet/ Specialist position for the Boise/ Payette National Forest in December. I participated on Incident Management Teams as a Public Information Officer, Personal Time Recorder and held qualifications as a Wildland Fire Investigator, Incident Commander Type 5. I participated on the Valley Country Fire Working Group as the Lead on the Education Sub-Committee for 10 years. I have been a Fire Commissioner for the Cascade Rural Fire District for 2 years. I find it to be rewarding and getting to know the department and the personnel. I live in Cascade with my husband and daughter. As a family we like camping, fishing and hunting during our free time.

Region 4—Steve Roberts

I live outside of Paul with my wife (Tina) and our family on the land homesteaded by my great grandparents. I love to be with my family and do pretty much anything outdoors such as hunting and fishing. I was a member of Pomerelle Ski Patrol for 15 years. I am the Safety Manager for the Amalgamated Sugar Mini-Cassia factory. I have been part of the West End Fire District for over 24 years and have taken on a new role as Fire Commissioner for the district. I am excited to represent the fire districts in Region 4. I look forward to meeting with the districts in the region to share my ISFCA Conference experience and promote our well needed and great association. Feel free to reach out to me at westend568@gmail.com for any assistance or questions I may help with.

Region 5— Jolene Kiggins

Continued ... New Regional Directors

At Large—Buzz Beauchamp

L. V. "Buzz" Beauchamp: I have been "Buzz" all my life, and My Legal name got me into Girls Gym in High School. My brief stint as a "First Responder" was as an Ocean Lifeguard while attending college. "Saving Babies" from heavy surf and Rip tides was the occasional FUN. First Aids and boredom were the more common occurrences, with lots of unauthorized Pranks (Caused active minds and the Boredom). Through My many "Careers" after college, I honed My "People Skills" as a Credit and Collections Field Representative. I carried around a lot of Paper and Payments, with few Repossessions and have never been Shot at or Beat up! In the late 1980's I took a shot at Equipment Sales, which lasted 20 years until the Housing Market Crash of 2007/2008. As I looked for New Employment, I found I suffered "Advanced Age", almost too much knowledge, and Salesman Language Abundance. My Wife forced Me to find a Position at the Local Bus Company, which lasted until I lost My "Immunity to Sickly Riders" in 2018. I was married to a Former Nurse, turned Executive Director (for the Domestic Violence Shelter [Her First Husband gave Her the Bad Experiences] for 20 years), our marriage lasted 37 Years and 50 weeks. My Wife, Kathy, passed in August of 2016. She never knew me as a Rural Fire District Commissioner. I have been a Rural Fire District Commissioner since Fall of 2016 and enjoyed being of service to My Community in that capacity.

At Large—Becky Luther

My name is Rebekah Luther, I go by "Becky". I was born in Michigan and moved to California when I was 5 years old. Lived in Riverside, CA. I met my husband of 35 years, and have two boys that are married, with two grandbabies. In 1979 I joined the Volunteer Fire Department, I was hired by Rubidoux Fire Dept. in 1984 as the first woman FF. I worked as a firefighter, Fire Prevention Officer and Public Information Officer. In 2009 I was sworn in as Deputy State Fire Marshal, retired in 2018. Move to Kuna, Idaho in 2018 and I was appointed as Fire Commissioner with the Kuna Rural Fire District in 2021. My hobbies are gardening, sewing, crocheting and working with Project Linus making blankets.

Thank you to our Volunteer Board Members

Conference Awards — Years of Service



Conference Photos



FMLA and ADA, *Marc Bybee*

Mr. Bybee presented regarding the Family Medical Leave Act (FMLA) and the American's with Disabilities Act (ADA). The presentation explained basic concepts of how these federal laws work, and their applicability to fire districts. Notably, the FMLA is applicable to all "political subdivisions," and therefore ALL fire districts must comply with the provisions of the FMLA. The ADA however is less inclusive, and will only apply to fire districts with 15 or more employees.

The FMLA requires employers to provide up to 12 workweeks of unpaid leave to eligible employees who are dealing with a serious health condition (as well as for various other reasons not specifically discussed in the presentation). On the other hand, the ADA permits disabled employees (and job applicants) who are otherwise qualified to perform the essential functions of a job to request a "reasonable accommodation" from the employer if the accommodation would make them capable of performing the essential functions of the job.

There is a lot to both these laws that was not covered in the presentation or this summary. At the very least, fire districts should take measures to ensure they are providing the legal notices to employees required by the FMLA and ADA, and should also take measures to ensure they have job descriptions for each job at the fire district that identify the positions' essential functions. Failure to give adequate notice to employees of their FMLA and ADA rights can unnecessarily open the door for liability following the termination of someone's employment (particularly if the termination occurs after the employee suffers an injury or major illness). Further, should your district receive an FMLA leave request, or an ADA reasonable accommodation request, you will need to have previously defined and know the essential functions of that employees job in order to properly evaluate their request. Therefore, give the required notices and prepare job descriptions to better position your district to address FMLA and ADA issues should the arise.

Update from Swan Valley, *Ron Frazell—At Large Board Member*

On April 16, 2022 the Greater Swan Valley Fire Protection district in Swan Valley, Idaho celebrated with our community by commissioning our newest fire truck. The district purchased this truck from a fire department in Missouri in January at a very reasonable cost and to our surprise, it was complete with all the necessary equipment like extrication, generator and lots of rescue equipment. The celebration was attended by a good gathering of the community and started with a prayer blessing from our fire chaplain followed by the traditional "push in" to the station. This is a very big deal to a small district like ours which is an all volunteer department that numbers about 20 firefighters, we are very proud and honored to have on the team. We've come a long ways in the last 25 years when our only fire truck was housed in an old garage and it had four flat tires. Attached is our new truck that has already been dispatched on four structure fires.



Defined Benefit LOSAP Plan or Defined Contribution LOSAP Plan – That is the Question,

Bruce Linger, Lincoln Financial Group

A Length of Service Award Program (LOSAP) is a plan that provides tax-deferred income benefits to active volunteer members of an emergency service organization, such as a fire, EMS, or rescue department. Essentially, this is a way a department can provide a retirement benefit to its members, which both rewards long-time volunteers as well as can serve as a recruitment and retention incentive. The longer a volunteer serves, the bigger their LOSAP benefit will be.

The tax-deferred income benefits for emergency services volunteers come from contributions made solely by the governing body of the municipality or fire district – also known as a plan sponsor – on behalf of those volunteers who meet the criteria of a plan created by that governing body.

Now for the hard question: Should the LOSAP plan sponsor choose a Defined Benefit Plan or Defined Contribution Plan? The real issue is sustainability.

A Defined Benefit LOSAP Plan is what it sounds like – it defines the benefit that will be received at the end of a working period. The risk of the benefit is the responsibility of the plan sponsor. The annual contribution to the LOSAP is typically based on multiple factors, including the promised benefit amount, how long the benefit will last, when the benefit will begin, years of bona-fide service, interest rates and investment performance, annual funding requirements, and sometimes more. All of this needs to be annually reviewed and determined by an actuary. This type of plan has been favored by participants in the past due to the “specified monthly benefit” concept. However, over recent years it has become increasingly difficult for the plan sponsors to maintain these plans because of rising costs and longevity of the participants.

Alternatively, with a Defined Contribution LOSAP Plan the plan sponsor makes an annual LOSAP contribution to the participant’s account. The participant is responsible for the investment choice and eventual outcome – this is where this risk has been shifted.

The challenge facing fire departments and other emergency service organizations is to obtain a balance between offering a retirement benefit and the ability to keep the funding available to sustain the retirement program in the long run. Each year the commissioners or LOSAP trustees receive a report on their LOSAP Defined Benefit Plans. The report entails a percentage-funding requirement and a projected shortfall and funding obligation to make the plan financially sound. The commissioners have a fiduciary and moral obligation to address any issues for all members of the plan. The main question is how to meet the obligation without taking too much investment risk (i.e., how the funds are invested) while maintaining the promised benefit. That said, there are emergency service organizations that are adequately funded and have the assets to meet the obligations.

The trend has been to move existing plans to the Defined Contribution model – which by all means is not a complete solution and has its own set risks. What the Defined Contribution Plan *does* do is control the annual funding requirement issue as there is an annual limit that is allowed for annual per participant funding (\$6,000), but now the potential investment return has been placed on the shoulders of the participants. This can be mitigated in most cases with simplified investment models based on the participant’s appetite for risk. But the risk is clearly on the participant.

In the end, decisions need to be made for the good of the whole and sustainability of the organization. Using dollar cost averaging does not ensure a profit and does not protect against loss in a declining market. Also, using this investment method involves continuous investment in securities regardless of fluctuating price levels of securities. Therefore, an investor should consider his/her financial ability to continue purchasing through periods of low-price levels.

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