

**Must Read Mike's 33 page article in this
edition of the Pumper!**

Fire and EMS Agencies are in Need of Support

**Anheuser-Busch Delivers Emergency Drinking Water to
Volunteer Firefighters Nationwide**

**2019 Conference Snippet Stand By for
Conference publication around September**



NSFA holds spring board meeting - \$9,250.00 in scholarships awarded to graduating seniors - sons/daughters of members.

The 2019 Nevada State Firefighters Association Board of Directors was held at the Fallon/Churchill VFD on May 18, 2019. The board had a very full agenda including final preparation for the 84th Annual Training conference to be held in Laughlin June 19-22, 2019. The board is extremely proud to be able to award scholarships to following graduating seniors:

L.N. Curtis & Sons Memorial scholarship/\$1,250.00 – Cody Jenkins/Spring Creek H.S. attending Great Basin College – Engineering.

Tiffany Urresti Memorial/Lee Engine Co. scholarship/\$1,000.00 – Davis Murphy/Pershing County H.S. attending Feather river College – Resort Management.

Fallon Churchill VFD scholarship/\$1,000.00 – Kaitlin Hames/Virginia City H.S. attending Nevada-Reno – Education.

Board Scholarships/\$1,000.00 each:

Joseph Page/Yerington H.S. attending University of Oregon – Health Management.

Ben Dooley/Churchill County H.S. attending Boise State – Engineering.

Ashton Willis/Elko H.S. attending Great Basin College – Nursing.

Chelsea Nevin/Virginia City H.S. attending Feather river College – Health & Exercise.

Macie Kirk/Fernley H.S. attending Truckee Meadows C.C – Speech Pathology.

Kaitlyn Rizo/Elko H.S. attending Skagit College – Veterinary Medicine.

First alternate – Ashley Youles/Oasis Academy, Second alternate Caden Johnson/Oasis Academy.

Stay tuned for a full publication of our 2019 conference somewhere around September, BUT just for a snippet of our conference

Our Key note speaker, Kent Buckner was amazing! His thought provoking method of showing positive group support vs negative group support was jaw dropping! Equally his teaching of how to approach something 8, 10, 12, 18, different angles was eye opening.

Larry Haydu shared his vast knowledge teaching F0729 Incident Safety Officer

Mark Flesher trained on Care, Maintenance and Proper Usage of you PPE

Mike Hiedemann and Ralph Hamman trained on incident command

Darryl Cleveland trained on self-awareness of your heart and health

Vendors showed their products with easy access during meals and between training sessions.

All the sessions were on one floor with easy movement past vendors and food. The Colorado Belle made moving from one place to another very easy. Outdoors Power Bully had their track unit available to drive, manipulative skills were early in the AM and monkey drills were right after the water fights. The temperatures were warm early in the week but for the water fights and monkey drills the temperature was pretty comfortable.

Can you pick out the



Volunteers or Careers?



WANTED

VOLUNTEER FIREFIGHTERS

REQUIREMENTS:

must be willing to risk life
save tax payer's \$137 billion per year
train for hundreds of hours
be very courageous
ignore what your brain tells you
respond 24/7
leave family at dinner table
get yelled at by angry motorists
wear a snow suit in summer
witness death and dismemberment
never know what your getting into
have balls of steel
have a day job
deal with people in pain
not be afraid of heights
keep a good attitude and...
be ok with not getting a thank you



Fire and EMS Agencies are in Need of Support

Mike Heidemann

The citizens and visitors of the State of Nevada benefit daily from the services, knowledge, and skills of fire and emergency medical service providers—career and volunteer providers who routinely place the safety and well-being of others above their own. Recent estimates have valued fire and emergency medical services (particularly through the use of volunteer fire companies and volunteer emergency medical services) to the State in the millions of dollars, not to mention the lives saved and property preserved. While the exact value of volunteer services can be debated, it is clear they bring a monetary savings, while career staffing situations are necessary in metropolitan and other areas where volunteer services are not practical. The services play a critical role, and incentives and investments in those services must be identified to help sustain them. In the case of career services, there must also be investments made to assure these individuals can respond to the types of challenges posed.

Citizens historically have readily volunteered to provide fire and emergency medical services to their communities since Ben Franklin introduced the Union Fire Company in Philadelphia in 1736. Emergency response professionals, however, face a current but continuing dilemma that deals with organizational design, service delivery, staffing, resources, and more. Over the years, service demands, training, available time to volunteer, and other issues challenge maintaining the readiness of emergency services organizations, especially as the costs of emergency assets and resources adequate to address growingly complex emergencies continue to rise.

Unfortunately, this dilemma is not new. The delay or failure to take appropriate action has continued to extend and expand the challenges facing Nevada emergency services.

As with the fire services, a mix of long-term stagnant and declining reimbursements, limited other financial support, and changes to our societal view of volunteerism have negatively impacted EMS throughout the state, leading to EMS agency failures and closures. These changes to the vital resource of emergency medical care have not only forced service delivery reductions to communities, but have put the ability of EMS to respond to disaster situations in serious question. Emergency responders protect the infrastructure of the State when fire, storm management, hazardous material releases, emergency medical situations, rescue challenges, and similar emergencies are encountered.

Emergency services are being tasked to provide greater levels of service with very limited resources. The need exists to develop a cost-effective method to provide these services throughout the state.

Career departments in the State have the unenviable task of protecting a large percentage of the state's population condensed into crowded urban areas, which creates challenging "fire loads," and increased emergency medical challenges exponentially higher than in suburban and rural areas. Decreasing tax bases and increasing staffing costs in these communities hinders the ability to maintain viable fire and emergency medical services.

The financial situation of the state's EMS agencies is a key reason for the ongoing declining number of agencies. Many agencies are transitioning or have already transitioned from a volunteer-based model to

one with part-time or full-time staff to maintain state licensure requirements and an ability to respond as required.

The changing dynamics of the family unit and the economic challenges these families face have also impacted staffing of ambulance services. Rising inflation and under-employment have forced many paid EMS providers to take multiple jobs at low wages just to meet expenses. In addition, a lack of funding to support initial and ongoing training makes it simply unattractive for many to enter the industry. From the volunteer perspective, the increased needs of the family and other societal factors have resulted in decreased free time or interest to volunteer in emergency services. The decreasing number of volunteers, requirements for EMS agencies to be available and in-service around-the-clock is another reason that many agencies were forced to replace non-existent volunteers with career staff.

Continually rising costs for EMS personnel, benefits, vehicles, equipment, fuel, insurance, utilities and facilities coupled with lack of adequate payment for services is eliminating agencies statewide. Many municipalities provide minimal support for the cost of readiness, including the hard costs for being legally staffed and equipped to respond at all times. An additional burden on agencies is their inability to collect payment for services except when a patient is transported to an emergency department, regardless of treatments and other services rendered on scene.

The agency level support is only one aspect of the funding situation. For the system to continue to grow from both a systems perspective and a clinical one, the funding of the state's structure must be increased to support federal initiatives, clinical research for patient care, and needed statewide system development.

The uniqueness of EMS includes:

- The requirement to respond 24 hours a day, 7 days a week—EMS cannot limit readiness time like other healthcare providers who determine their operating hours and can schedule patients.
- The impact of societal issues has affected EMS providers as many have left their EMS careers because of varied levels of PTSD.
- Unlike most other healthcare entities, EMS must provide service without regard to ability to pay or consideration of what insurance plan the patient has or if they even have insurance.
- EMS must transport a patient to a receiving facility in order to be compensated for any services provided.
- The current model for most agencies—if not subsidized by declining donations, declining fundraisers, declining grant funds, and declining subscription programs—would not survive as a conventional business model.
- Many municipalities in Nevada provide no or little financial support of or oversight to their EMS agencies and are unaware of the challenges they face.

Legislative action to address these issues is needed. Resources, funds, and legislative change must be committed to improve the infrastructure for public safety performance. Moreover, we must try to find a flexible system that will work within this dynamic and challenging environment in Nevada. The greatness and diversity of Nevada is reflected in the fire and emergency medical services organizations

across the state. The issues and concerns of these service providers vary by location, funding, and community uniqueness.

Even though the first recorded story of fire in America occurred along the James River in Virginia, it is Philadelphia, Pennsylvania that lays claim to the first volunteer fire company in America, in the year 1736. Troubled by the Fishbourne Wharf Fire of 1730, Benjamin Franklin and other Philadelphians realized they needed more and better firefighting equipment. In 1736, another disastrous fire forced more action which resulted in the forming of a fire brigade. Thirty civic-minded volunteers united to form the Union Fire Company. Thus, organized fire protection, in the form of the volunteer fire company, was born in Pennsylvania, forty years before the United States was formed. The characteristics of this first fire company, where volunteers worked to build their own equipment, raise funds, and place equipment strategically so that it could be accessed quickly in the event of a neighborhood fire, is as prevalent today, as it was, over 250 years ago. Training, personnel safety, costs to deliver services, and "customer expectations" were not a major concern in those times.

Similarly, the role of emergency medical services in this state has increased, and today the EMS should be responsible for statewide development and coordination of a comprehensive system to prevent and reduce premature death and disability.

During the 1970's, ambulance services became increasingly independent of fire services, due to increased regulation and staffing needs. Today, in particular rural Nevada, ambulance services are either associated with a fire department or work hand in hand with a fire department.

Over the past several years, we have witnessed significant improvement in the equipment available and the decrease in the number of fire and emergency medical services, volunteer providers although expanding their services to include rescue, hazard management, emergency medical service, hazardous materials response, terrorism preparedness, industrial and agricultural accidents, and more. One facet, however, has not changed; it still requires people to do the job of emergency responder, with most people responding in Nevada being volunteers and protecting the visitors and residents of our state.

There have been some significant impacts on volunteers over almost three centuries, which have caused the original concept of the Fire Company and emergency medical service to change. For example:

- When equipment was pulled to a scene of a fire or medical situation by hand or by horse, over bumpy, non-paved highways, the concept of multiple fire stations or locations of ambulances in close proximity, made perfect sense.
- As motorized fire and ambulance apparatus were introduced, and communities grew, the original volunteer companies continued their traditional role, yet transportation and infrastructure technologies were expanding and forcing changes in the fire and emergency medical services.
- Until recent years, volunteers were plentiful, and citizens contributed graciously to their volunteer organizations.

As the population ages, volunteers dwindle, costs increase, and individual as well as community support shifts to other interests.

The necessity to identify efficient systems, legislative initiatives, and financial incentives becomes paramount to:

- Sustain a volunteer system where pride and community service build community value and pride.
- Provide necessary services for the protection and well-being of the community.
- Reserve financial assets for other critical services that cannot be provided by volunteers.

The reality is that each community is left to determine:

- "What do I need to protect the community?"
- "How much will it cost?"
- "What are my funding sources?"
- "How do I deliver these services?"

These "services" are neither static in their delivery nor consistent in their timing. While actual fires continue to decrease across the country, fire and EMS services are mandated to respond to more automatic alarm system activations, vehicle accidents, weather related emergencies, hazardous materials events, problems people do not know how to deal with, and now even terrorism-related events.

These events have occurred in both small towns and big cities throughout the State, requiring this very diverse state to establish "regions" for the response and delivery of significant event resources. Unfortunately, every incident begins locally, and every local fire and EMS agency must be prepared to know what they are dealing with and when to call for help.

The text Fire Protection in the 21st Century may state the situation most succinctly: "Powerful trends will shape the fire service over the next ten years, changing department structures and roles in the community, and altering the demands placed on fire service personnel." These changes continue to this day. The text went on to detail these "trends" to involve science, technology, risk management, finances, expanded services, recruitment, retention, lifestyles, urbanization, environmentalism, legal and regulatory changes, and organizational structure - every component of emergency services operations will change, forcing emergency service organizations, themselves, to change.

In addition, the International Association of Fire Chiefs, Volunteer Combination Officers Section, released the report "A Call for Action, The Blue-Ribbon Report, Preserving and Improving the Future of the Volunteer Fire Service." The IAFC report specifically outlined suggestions at three levels which parallel the issues facing Nevada, including:

At the LOCAL level, we must...

- 1.Emphasize the importance of local support for this basic community service
- 2.Provide appropriate levels of funding for necessary safety gear and training
- 3.Engage in strategic planning that emphasizes volunteer (recruitment and retention)
- 4.Use mutual aid to offset service and technical deficiencies

5. Use uniform incident management systems

6. Use performance measurements to measure and analyze response times, firefighting effectiveness, training, and retention rates of volunteer fire companies

At the STATE level, we must...

1. Emphasize the importance of the state government in developing and promoting disaster planning

2. Certify fire and emergency medical services (EMS) to comply with basic training standards

3. Promote regional service delivery where local capabilities and technical expertise are weak

4. Provide statewide volunteer benefit programs to protect both the firefighter and employer from the risks associated with volunteer service.

5. Ensure mandatory training and reporting are done at the local level such as NIMS and NFIRS.

At the FEDERAL level, we must...

1. Work to produce a national climate encouraging individuals to volunteer within their local communities. While this refers to volunteer fire companies, the same is true for emergency medical services. Recognizing this situation, we need to develop legislation to provide direct and indirect assistance for improving the delivery of emergency services in this State. For purposes of this report, the term “first responders” will be used to refer to firefighter and EMS providers.

We encourage the state to focus on six areas:

Emergency Medical Services

Government Support

Innovation

Recruiting and Retention

Regulations and Codes

Training and Operations

Reporting requirements i.e.; National Fire Incident Reporting System

The recommendations focus on the provision of service, not the maintenance of private clubs or groups, or agencies. The decision may, indeed, be unpopular in many instances.

In addition, any number of Community and Economic Development Grants should in part, find their way to local volunteer agencies. Even with this contribution to local services, many fire and EMS agencies of all types and sizes find themselves seeking more funding. This is due to both a basic need, as well as a lack of definition and agreement on services to be rendered and subsequent purchase of equipment, staffing, etc. Most importantly, these services, particularly in small communities, provide a social and community value that are incalculable. The members who make up the fire and EMS companies are the leaders of the community. They are the local businesspersons, the local political leaders, the individuals who sponsor parades, community days, and similar special events. The facilities housing the fire and EMS agencies are the same facilities where birthday parties, weddings, blood drives and many other community events are held. The people involved and the facilities and equipment they maintain are the community and make both Nevada and the services strong. But we must find a way to balance true

need for services, equipment, and funding, with maintenance of the social fabric, which is so important to keeping our public safe and strong.

The most critical component of the system is the use of volunteers to provide the services. While much more remains to be done to assist in the recruitment and retention of volunteers. It is becoming obvious that a public safety crisis is beginning to develop due to the continuing decline in the ranks of our emergency service volunteers.

The case for the State playing a larger role in helping to maintain the viability of our volunteer emergency service organizations can easily be made in terms of public safety and funding needs. The value of the service that our volunteers provide was estimated at several million dollars each year. If we lose our volunteer fire and EMS companies and volunteers the taxpayers will face a very steep price tag.

The significant drop in the number of volunteer emergency services ranks can be directly attributed to the fact that (in addition to fighting fires and responding to every other imaginable emergency around the clock), our volunteer emergency service responders are often the same individuals who must raise the funds to pay for their own training, in many cases provide for their own equipment, conduct administrative services and support, and maintain equipment and facilities. Taken together, the many tasks performed by a decreasing number of volunteers only exacerbates the problem and overwhelms those who remain active.

The State needs to develop series of incentives to stem the decline in emergency service volunteerism, to help retain the dedicated volunteers we still have, and to attract the next generation of recruits in the proud neighbor-helping-neighbor tradition of our volunteer emergency service organizations.

There have been numerous reports on the lack of and reduction of volunteer fire service personnel in our country. All such reports suggest a significant exodus of members and the inability to effectively recruit. Despite efforts by multiple groups, the trend continues. This is exacerbated by the fact that EMS personnel are experiencing burnout, and paid staff of both fire and EMS are “jumping” organizations for improved salary, benefits, or working conditions, creating turnover, training, and performance problems. The reality is fewer trained personnel are responding to requests for emergency service, thus challenging overall system performance.

This is not a new problem, in 2007 in the USFA document “Retention and Recruitment for the Volunteer Emergency Services,” and as recently as the 2012 rewrite. The documents made the following critical observations:

1. Recruitment and Retention is a local issue; the needs, leadership and challenges are all local.
2. Recruitment is marketing, and you must market all of the time; and a needs assessment is critical to making sure you invest your time appropriately.
3. You need to know what your members want as benefits (incentives) before you choose and implement them.
4. Leadership is key to success in recruiting and retaining personnel. If there is no champion to conduct and manage the recruitment and retention processes locally, the efforts will fail.

The following items are suggested to help address this issue:

- Word of mouth is still the most effective way to recruit individuals.

- Legislation already in place needs to be “tweaked:”

PERS or LOSAP initiatives.

Property tax deductions including school district and county taxes, etc.

Career and technical education training should be implemented in each county to have Public Safety programs as “trade/career” preparatory program, placed in educational system.

- Alternative Funding for organizations that provide state approved first responder training in order to reduce the burden on volunteer systems and rural communities.

- All departments with colleges in their communities should explore tuition incentive programs.

- All departments should explore junior/explore/cadet programs.

- Training requirements are chasing candidates away, particularly in rural areas implement risk based training requirements versus minimum of Firefighter I Certification.

- Implement blended training for first responders.

- Call members who have left to determine why they have left the organization and “re recruit” them and correct failure.

A recruitment and retention plan should be implemented to cross calendar/fiscal periods to assure member needs and expectations are being met.

. •An elected official training program should be developed and implemented to enable improved understanding and relationships of first responders as public safety community infrastructure and responsibility of local government.

- Training on leadership and recruiting is needed. Can include best practices from throughout the state.

- Develop a single state wide recruiting tool, video/PSA, ad, and website.

- High School Training – gain consensus that training high school personnel to be first responders is a life skill as well as a potential community service, as well as a potential job. Work with Department of Education and Department of Labor & Industry to engrain and maintain this into all high schools (Co-op program).

- College level program – credit bearing where students volunteer and receive credit for research or activity performed as community service.

- Meet with Universities to have a competitive program to develop marketing tools and program to recruit first responder personnel for use in Nevada.

- Address negative impacts of:

- Required time involvement

- Extensive minimum training requirements

-Government/FC/EMS conflicts remain challenging (joint municipal/VFC leadership training)

-Leadership/cliques

Offer a student loan forgiveness program, details to be defined.

Fewer trained personnel are responding to requests for emergency service, thus challenging the overall performance of emergency services.

The issue involves volunteer, combination, and career emergency response systems alike. Simply stated, fewer people are volunteering, and staffing performance is less than needed in many cases, straining the entire first responder system. This is a recruitment of personnel and retention of personnel problem. Failure to address the problem immediately will ultimately result in expansion of paid staffing and related tax increases to the state and local municipalities.

The solution for recruitment and retention comes in several approaches, requiring both financial and non-financial commitments to sustain and grow the current system, such as:

- Develop and implement statewide recruitment and retention leadership training program.
- Work with Department of Education to develop a viable high school and college level credit awarding program to encourage volunteer first responder work.
- Work with community college and the state university system on enabling free tuition for active first responders, and encourage live-in programs at local stations.

- Pass proposed legislation to permit payment of LOSAP and other benefit programs.

The decline of volunteers in the fire and EMS services is having a significant impact on the ability of municipalities to be able to reliably and safely provide fire and emergency medical services.

Despite worsening trends, the delivery of fire and EMS services continues to be a local responsibility. This has created a significant decline in service and citizen protection across the state to the point where the most basic emergency assistance in some areas is no longer assured. Much like education, social welfare, and police protection, fire protection and EMS must, to some degree, become a state responsibility. The following recommendations will address these concerns:

- Minimum requirements for local fire departments/companies should be adopted by the state for all fire service agencies in the State of Nevada.
- Minimum “Standard(s) of Cover” should be adopted as appropriate for the specific service area. A Standard of Cover will provide the basis for state and local funding recommendations and will provide the means to measure the effectiveness of state and local actions.

Regionalization of services must be looked into further and programs made available to encourage and support the regionalization of services. Regionalization would benefit all levels of government.

- Background checks should be conducted on all first responders free of charge from the state.

- Public faith and trust is paramount to the success of first responders.

Fire and EMS service agencies are failing or are going to fail. While it is important to do what is possible to shore up the existing system, we must also look to the future of potential regional or county wide emergency services. Now is the time to ensure that legislation, regulations and policies are in place to allow for counties and other regional organizations to easily form fire and emergency medical services. The Virginia Department of Fire Programs may be a starting point to gain assistance with models for this <https://www.vafire.com>. Having the framework in place now will provide governments options for moving forward with their emergency services into the future.

We need to develop legislation to facilitate/enable regional/county fire services that will set the stage for further development of combined services. Much of this has been or is under development in the Commonwealth of Virginia. The concept would be to provide a core of career personnel to handle the “routine” responses supported by volunteers to handle more involved responses.

Local fire/EMS organizations require assistance with a variety of technical issues that are best provided by subject matter experts that work regionally and can provide a high level of assistance and share best practices across regions/the state.

Community Risk Reduction is a very relevant topic that is being discussed at a national level to help shape the future of fire/EMS. It works by taking a realistic view of the risks present at the local level and helping communities identify and prioritize these risks to reduce their occurrence and impact on the community. The United States Fire Administration, especially through the National Fire Academy, has made a significant investment into this and these types of programs should be available at both the state and local level in Nevada. Through the intervention strategies of education, engineering, enforcement, emergency response, and economic incentives, CRR uses all available tools to help mitigate and prevent risks which can be a significant benefit to the state in addressing the issues related to Fire/EMS. A focus on CRR and technical assistance to local emergency services organizations from the state level will act as a clearinghouse for this statewide, focusing on driving call volumes down by reducing fire-related incidents, as well as EMS call volume for frequent users of the system. The EMS piece may be particularly applicable to the smaller services that may not have the resources or expertise to implement such a program and are hindered by frequent requests for service from citizens who do not require emergency medical help.

A statute/regulation/policy is necessary to fund positions for resources, that may be technical advisers listed below, as well as for the Department of Health, Bureau of EMS for EMS-related functions.

Use the NJ DFRS model (Virginia, Massachusetts, New Mexico and many other state are implementing) to establish regional technical advisors working for the state to assist with determining “Standards of Cover,” CRR issues, “certificates of need” and overall technical help. They could be assigned to the EMS program, the State Fire Marshal Division or Emergency Management Division. See the following materials for additional information:

<https://www.nj.gov/dca/divisions/dfs/offices/> <https://www.vafire.com/state-fire-marshals-office/> <https://www.mass.gov/orgs/departments-of-fire-services>

<http://nmprc.state.nm.us/state-firemarshal/fire-service-support/index.html> <http://www.ehso.com/firemarshalresp.php>

Adopt a statute/regulation/policy necessary to fund positions for technical advisers assigned to the proper resource.

Due to heightened concerns in these areas, regulatory remedies to address the following concerns must be expedited:

- The regulations related to statewide and regional response plans need clarification to assist with planning for out of service units.
- The expectation of mutual aid responses that expand beyond the reasonable and established service area lines need to be defined.

A comparison to the statute/regulations/structure and function of other states should be performed.

There is inadequate Emergency Medical Services (EMS) system funding.

The following actions should be taken:

- Consider a surcharge on health and/or vehicle insurance, driver license, etc.
- Review the structure of the EMS program to determine if contracted aspects (such as assisting the state EMS with investigations, inspections, etc.) of their responsibilities could be reassigned to state EMS (with appropriate line-item budget support) allowing regional EMS councils to focus on system improvement. This would require additional General Government Operations support to the state EMS office for the addition of at least one EMS program specialist. There are costs associated with this recommendation if audits are instituted, and costs may shift if responsibilities are reassigned. Legislation may be necessary to provide new funding sources. There is inadequate payment for EMS services rendered, lack of funding for readiness, and lack of payment for non-transport outcomes.

The cost of vehicles and equipment continues to increase. The evolving nature of EMS and the new technologies and treatment modalities have caused an increase in the amount and types of equipment carried by each agency. The diminishing number of volunteers in public safety both locally and nationally has led many EMS agencies to move to a combination paid/volunteer department or a wholly paid department to meet the regulatory requirements; a large percentage of EMS agencies in Nevada are staffed solely by volunteers. Wage and benefit costs comprise a large share of EMS agency budgets today.

Most EMS agencies bill patients and/or their insurance for their services, and most patient care contacts are third-party billable only if a patient is transported. A majority of patients (58 percent as cited in some sources) are covered by the Medicare and/or Medicaid programs. For the EMS agency to bill for the patient transport, the agency must enter into an agreement with each of these programs and accept whatever they pay. Both the Medicare and Medicaid programs pay fee-for-service below the cost of providing that service: a 2007 GAO study concluded Medicare reimbursement rates are an average of 6 percent below the cost per transport, while another study concluded in some states Medicaid only covers one-quarter of the cost. A large percentage of patients are covered by third-party insurers. For the third-party insured patients, unless the agency enters into an in-network agreement with the insurance carrier, the carrier remits payment for service to the patient, and the EMS agency must obtain

payment from the patient. The increasing number of large-deductible policies increases the financial hardship for both the patient and the agency that needs to collect payment.

In contrast to other medical providers, EMS is required to provide service regardless of the patient's ability to pay or the patient's healthcare network. These services must provide service when dispatched, where dispatched, and be ready 24/7/365. They cannot itemize charges per call and must bill according to a fee schedule. Every time they answer the call, they have no assurance the patient will have the ability, or willingness, to pay for the service rendered.

Community leaders must engage and partner with agency leadership to determine what level of service is required, wanted or needed in each community, while understanding what the costs and requirements are for that level of service.

Most EMS agencies today would not need additional funds if they were to have an adequate call volume for the type of service wanted by their communities and be paid a minimal, reasonable amount for the service provided to each patient. This would allow these agencies to cover their direct costs, receive base funding for readiness, and initiate capital improvement plans.

Other approaches include:

- Efforts to require payment if treatment is provided without transport to an emergency department should continue; this approach may save money in the long run by decreasing unnecessary ambulance transportation to the highest cost center for treatment (the ER.). Innovative approaches to healthcare (mobile integrated healthcare) by assessing potential savings versus the current pay-for-transport model should be funded.
- Medicaid reimbursement rates should be reviewed and adjusted every two years for all types and levels of EMS providers, and indexing reimbursement to the Medicare adjustment should be considered.
- Change Medicaid policy and/or regulation for ambulance reimbursement to include the mileage rate for ground and air ambulance for all loaded mileage, not only mileage beyond the initial twenty miles, as currently provided.
- Change Medicaid policy and/or regulation to address payment policy and medical necessity consistent with Medicare policy guidelines.
- Prohibit the utilization of co-pays and deductibles by commercial insurers on the payment for emergency ambulance treatment and/or transportation.

- Review/revisit direct pay legislation:

Determine the reason services are not taking advantage of this legislation. Based on responses, adjust the legislation to make the direct pay procedure more attractive and of benefit to agencies.

Require all insurance companies to remit payment directly to EMS providers.

- Impose significant penalties on insurers and patients when insurance payments for service are made to patients and those payments, including co-pays and deductibles, are not forwarded to the EMS agency that provided services and has already incurred the costs of providing those services.

- Strengthen the provisions and support of mobile integrated healthcare initiatives across the state.

- Consider new models to fund the cost of readiness with funding provided directly to the local EMS agencies;

There will be costs associated with this recommendation in regard to Medicaid, and legislation is necessary to provide for many of the payment recommendations.

Many local governments are not well-versed in the needs of the fire/EMS providers, including critical support functions such as finance, administration, human resources, legal, information technology, or other related areas.

There is a need to both encourage and educate local municipal governments on the support that they can provide to the local fire/EMS agencies. Fire/EMS agencies need additional support in a variety of areas and many municipal governments are not well versed in their needs or how to provide them. Fire and EMS personnel are generally good service providers but may or may not have the time/expertise to perform other critical support functions such as finance, administration, human resources, legal, information technology, or other related areas. While some emergency services organizations may be hesitant to either ask or accept support in these areas, there are many anecdotal situations across the state that indicates assistance is needed in those areas. Additionally, assistance in implementing systems in these areas can allow responders to focus more on training and response which is their strength and where their time is truly needed in the community

Improved lines of communication between all public safety entities is needed.

The concerns of both EMS and the fire service are more similar than dissimilar; therefore, a coordinating agency/organization should be established to bring these agencies together into the future. In an effort to maintain cohesiveness of public safety and disaster preparedness, a statewide structure to link both fire and EMS entities more closely should be funded/established.

ESTABLISH DEFINITIONS, CLASSIFICATIONS, AND TRAINING LEVELS FOR FIRE SERVICE PROVIDERS

There is no standard level or consistency of training for fire services across the state that has been adopted by each community. Not having the proper level of training will lead to more injuries and possible line-of-duty deaths. In addition, the public will see an increase in civilian injuries and deaths. Emergencies are not discriminatory, and they do not care if the first responder receives a paycheck or not; it will strike the rich as well as the poor and we have the responsibility to act. Minimum training standards would achieve a common ground across the state and those standards could be adjusted based on rural, suburban, and urban settings.

Professional certification is the standard needed across the state. This includes:

- National Fire Protection Association (NFPA) Firefighter I Certification (or equivalent national training)
- Federal Emergency Management Agency (FEMA) Incident Command System (ICS) 100, 700, 800
- National Professional Certification, either International Fire Service Accreditation

Congress (IFSAC) or ProBoard Fire Service Professional Qualifications System

Once the introductory period is completed, the firefighter should have thorough knowledge of practices pertaining to fire suppression to include safety and infection control procedures pertaining to the use

and operation of fire equipment, tools, and protective gear, and a thorough knowledge of incident command procedures, emergency vehicle operations, and basic maintenance needs including fire engine, aerial, and ancillary apparatus.

While the duties assigned to a fire officer might vary by individual fire departments and organizations, job qualifications are similar. A fire officer requires previous training, knowledge and years of experience. They must be familiar with the department's policies and procedures and have a background in fire prevention, emergency operations, administration and management. In the absence of the fire chief, the fire officer may assume the responsibilities of the fire chief.

Desirable training and certification:

NFPA Fire Officer I, II,

NFPA Fire Department Safety Officer

NFPA Fire Department Health & Safety Officer

Emergency Management

Paying for basic first responder training is a major obstacle to establishing a basic level of training for firefighters and EMTs statewide, and for volunteers to participate in this training. Additionally, having to travel to training sites is another obstacle for volunteers to be able to participate in basic first responder training.

One of the fundamental ways that the state can assist counties, municipalities, and individual companies/departments and help to establish a basic level of training for first responders statewide would be to provide state funding for all basic level first responder training across the state. This could include initiatives to take as much of this training online as possible. The state EMS office could offer funding for one standard program, and county or local training agencies could opt-in or opt-out of this training as they see fit.

Fund basic fire (firefighter 1 or equivalent) and EMT training for all first responders statewide. This should include funding for the State Fire Marshal Training Bureau and State EMS office to purchase/develop online training for as much of the basic training as is feasible.

Nevada has the ability to partially fund some of these programs through the new revenue stream recognized with the legalization of marijuana. The revenues are exceeding all expectations and it is only reasonable to ensure that some of these revenues are shared with the public safety agencies that are impacted by this new recreational product. Marijuana related traffic accidents are on the rise and it is well documented that structure fires have increased among other states that have approved this legislation due to the process of extrication of oils and overloaded electrical systems that are over taxed with increased loads from grow lights .Again, first responders need to be properly funded.

A statute/regulation/policy is needed to fund firefighter training including, online at the State Fire Marshal Training Bureau, as well as for the State EMS office for EMT training. Legislation is needed to provide incentives to foster the ability for new and current volunteers to complete basic first responder training.

Employers throughout the state struggle with “right-sizing,” cuts to control budgets, and so forth. It is challenging for employers of almost any size to allow employees to leave work for emergency calls, especially if those calls are minor, and especially if the employee is in a job function that is critical to the business. The days of being able to “drop” things and leave quickly, unless it is a major emergency or community-wide disaster, are gone in many areas. If an employee, however, can schedule time off for first responder training, not unlike a National Guard two-week training session, and an employer received tax benefits for this, this situation is much more acceptable to many employers. Additionally, providing basic training in fire, safety, emergency medical, and emergency response makes those employees more valuable to many employers. They can be very useful participants in employee safety committees, and similar groups which can have a positive impact on employer’s workers’ compensation costs. Providing the time for volunteer personnel to complete their basic training during working hours may encourage additional volunteer participation, providing additional support to sustain our volunteer system of emergency response. Other benefits, etc. that are provided through the National Guard can also be beneficial to first responders to encourage their participation.

. Note that Bloomsburg University recently added volunteer fire/EMS service as a means to count towards their general education requirements and perhaps could be used as a model for other state universities <http://bloomsburgu.tumblr.com/post/174212646097/first-responder-service-to-now-count-for-general>

State government should evaluate tax or other financial incentives for employers to encourage them to send employees to scheduled first responder training much like they would do for National Guard employees. Other benefits to employees, such as tuition assistance, should also be evaluated.

Statute/regulation/policy necessary to provide tax incentives for employers to permit employees time off to attend basic first responder training. The state has no statutory responsibility to prevent, mitigate, or treat the mental and psychological wounds that may be inflicted on first responders in the course of their work.

Nevada's first responders are often exposed to the horrific outcomes and tragedies of natural and man-made disasters and intentional and accidental harm to human lives. The federal and state government appropriately offers programs to veterans of the armed forces who suffer psychological trauma, such as post-traumatic stress, as a result of their service to their nation, but the state does not make a similar effort to protect cross-agency effort to develop a mental wellness and stress management protocol to assist first responders.

The protocol should include strategies for dealing with post-traumatic stress, traumatic brain injuries, and the effects of involvement in critical incidents. Those strategies may include a peer-to-peer support program, a toll-free helpline, a critical incident stress management program, trauma awareness training, and/or any other initiative deemed suitable to prevent and treat psychological trauma associated with emergency response. Legislative authorization may be required to authorize a source of funding for the implementation of the protocol. the mental well-being of first responders.

The legislature needs to be fully aware of how a simple word choice may affect the provision of emergency services in all delivery models. In an effort to avoid long-term struggles with legislative language, every attempt to vet proposed legislation with the emergency services community before introduction would be helpful. Additionally, legislation that has failed in an earlier session should be reviewed for language changes prior to re-introduction. Any new legislative efforts to support public safety should not limit itself to language that solely identifies volunteer services, and legislative initiatives that increase the roles and/or responsibilities of these services should include a funding provision. Legislative action involving the state budget and any line items funding for emergency services should be reviewed by leadership to ensure proper funding levels.

Legislation to support current emergency services issues should be a priority and include:

- Line of Duty Death (LODD) benefits for public safety providers.
- Stress education to include Critical Incident Stress Management (CISM) resources and suicide prevention for providers.
- Appropriate and system wide funding to support both the state system (administration) and agencies (direct support/reimbursements) into the future.



New Firefighter License Plate

The Nevada DMV has released the new Firefighter license plate



The new FF plate will replace the VF plate due to a stacked letter conflict between Volunteer Firefighters and Air Force Veterans. This conflict didn't bode well for anyone with either plate. If you shared a similar plate with an Air Force Veteran, you could get their speeding tickets and warrants for not appearing in court!

The new plates will be rolling out sometime in July and those of you who already have a non-personalized VF plate will automatically have one mailed to you for replacement.

As you may know, the fees for the now-retired VF plates and the new FF plates go towards training for volunteer firefighters in Nevada. So starting the end of December, go forth and get your new Firefighter plates to help support volunteer firefighters across Nevada.

Anheuser-Busch Delivers Emergency Drinking Water to Volunteer Firefighters Nationwide

Deliveries to Help Departments Prepare for Upcoming Wildfire Season

May 29, 2019 – This week, Anheuser-Busch will deliver approximately 300,000 cans of emergency drinking water to 26 of the country's volunteer fire departments, in partnership with the National Volunteer Fire Council (NVFC), to provide critical hydration to first responders in advance of wildfire season.

Anheuser-Busch announced the [expansion of its 30-year-old emergency drinking water program](#) in April, and has committed to donating one million cans of clean drinking water in support of volunteer fire departments in 2019.

“Eighty-three percent of the nation's fire departments, which protect our communities from hazards of all kinds, are all- or mostly-volunteer,” said Steve Hirsch, Chair of the NVFC. “Funding for needed resources is a constant challenge for many of these departments, making this donation even more important as it directly supports the health and safety of our firefighters and the communities they serve.”

To officially kick off the expanded program, the brewer has worked closely with the NVFC to identify and select some of the most vulnerable markets across the country to receive this initial water delivery to help prepare for the upcoming wildfire season.

“As the country faces more natural disasters, like wildfires, preparation plays a major role in ensuring fire departments across the country have the resources they need to protect their friends and neighbors,” said Adam Warrington, Vice President of Corporate Social Responsibility at Anheuser-Busch. “In the same way we have utilized our production strengths to can water throughout the year to support our communities at a moment's notice, these water donations – in advance of wildfire season – will provide critical hydration to help our nation’s volunteer firefighters stand ready for our communities in times of need.”

The program will also implement a rapid-response approach to support volunteer departments nationwide actively fighting wildfires throughout the year. Starting in June, volunteer fire departments across the U.S. will be able to request Anheuser-Busch emergency drinking water through the NVFC for their immediate or upcoming wildfire response needs. Additional information will be available at www.nvfc.org/water.

Through their local wholesaler partners, and in connection with the NVFC, Anheuser-Busch will be delivering emergency drinking water to the following volunteer fire departments this week:

(department list continued)

Arizona: Pine Rural Fire & Medical District (Mammoth, AZ)

Arizona: Hayden Volunteer Fire Department (Hayden, AZ)

California: Mi Wuk Sugar Pine Fire Protection District (Twain Harte, CA)

California: Suisun City Firefighters Association Inc. (Suisun City, CA)

California: Graton Fire Department (Sebastopol, CA)

California: Geyserville Volunteer Firefighters Association
(Geyserville, CA)

Colorado: Southwest Washington County Fire Protection District
(Anton, CA)

Colorado: Brush Volunteer Fire Department (Brush, CO)

Colorado: Hillrose Snyder Volunteer Fire Department (Hillrose, CO)

Idaho: Donnelly Rural Fire Protection District (Donnelly, ID)

Iowa: Harlan Fire Department (Harlan, IA)

Kansas: Girard Fire Department (Girard, KS)

Kansas: Linn County Rural Fire Department (Pleasanton, KS)

Massachusetts: Carver Fire Department (Carver, MA)

Montana: South Kalispell Volunteer Fire Department (Kaispell, MT)

Nebraska: Chadron Volunteer Fire Department (Chadron, NE)

Nevada: Lovelock Volunteer Fire Department (Lovelock, NV)

New Hampshire: Brookline Fire Department (Brookline, NH)

Oklahoma: Darwin Volunteer Fire Department (Antlers, OK)

Oklahoma: Konawa Volunteer Fire Department (Konawa, OK)

Oregon: Ontario Fire & Rescue (Ontario, OR)

South Dakota: Rockerville Volunteer Fire Department (Rapid City, SD)

Texas: Hallsville Volunteer Fire Department (Hallsville, TX)

Texas: Edinburg Fire Department (Edinburg, TX)

Washington: Grant County Fire District 3 (Quincy, WA)

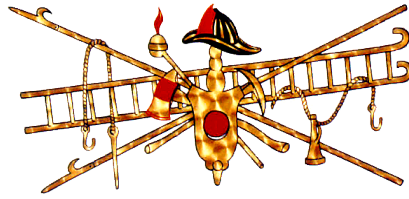
Wyoming: Goose Valley Fire Department (Sheridan, WY)

Anheuser-Busch has a longstanding tradition of providing emergency drinking water and supplies for disaster relief efforts in partnership with the American Red Cross. Every year, the brewer periodically pauses beer production to can emergency drinking water, to be ready to lend a helping hand during natural disasters and other crises. Since 1988, Anheuser-Busch and their wholesaler partners have provided more than 80 million cans of water to U.S. communities affected by natural disasters nationwide.



Lovelock Volunteer Fire Department Chief Rodney Wilcox and NSFA Executive Director Mike Heidemann receiving the water donation from Anheuser-Busch made possible through the National Volunteer Fire Council and the Nevada State Firefighters Association

The Firefighter's Prayer



**When I'm called to duty god
wherever flames may rage
give me strength to save a life
whatever be its age
Help me to embrace a little child
before it is too late
or save an older person from
the horror of that fate
Enable me to be alert
to hear the weakest shout
and quickly and efficiently
to put the fire out
I want to fill my calling and
to give the best in me
to guard my neighbor and
protect his property
And if according to your will
I have to lose my life
bless with your protecting hand
my children and my wife**

Aircraft Rescue Firefighting and what it means to you.

Are you ready for that call? Will you know and understand what steps need to be taken in order to mitigate that situation? Be prepared, you may not be a certified airport rescue firefighter but when you respond to an off airport crash you most certainly will be placed in that roll.



Aircraft emergencies can happen at any location and anytime, in nice weather and bad weather. At any given time, there are thousands of flights every day. The State of Nevada has approximately 80 airports. Six of those airports have scheduled passenger service. Four of the eighty are classified as Part 139 certified airports. That means the rest of the airports are not covered by full time firefighters. Although most airports might not see much traffic that does not mean the local departments don't have to be ready. Aircraft accidents just do not happen at airports. They can happen anywhere.

Commercial service airports are required to provide Airport Rescue Fire Fighting during commercial operations at airports. They are guided by NFPA 403, CFR 14 Part 139 and advisory circulars. These documents talk about training, equipment and personnel requirements. Advisory Circular's are more specific than what Part 139 describes. Even though these are used at commercial airports they can benefit small rural fire departments that may have to respond to a downed aircraft near their jurisdiction.

If your department is required to cover an airport in your jurisdiction, then have a plan in place. Develop standard operating guidelines and response plans. Part 139 airports are required to have emergency plans for every possible situation that could occur at the airport. Local departments should do the same.

At all aircraft accidents/incidents the FAA and the NTSB should be notified. The Regional Operations Center (ROC) will decide if a further investigation is warranted. It will depend on the severity of the accident. If you contact the FAA or NTSB directly they will be able to coordinate with the ROC on appropriate response to the accident.



U.S. Department
of Transportation
Federal Aviation
Administration

Advisory Circular

Subject: FIRST RESPONDERS' RESPONSIBILITY FOR PROTECTING EVIDENCE AT THE SCENE OF AN AIRCRAFT ACCIDENT/INCIDENT
Date: 9/28/2009
AC No.: 150/5200-12C
Initiated by: AAS-300
Change:

1. **PURPOSE.** This advisory circular (AC) furnishes general guidance for airport employees, airport management, and other personnel responsible for aircraft rescue and firefighting (ARFF) operations at the scene of an aircraft accident on the proper preservation of evidence. It explains the need for preservation of evidence and details operational actions which may be permitted if performed in the interest of preserving life.
2. **CANCELLATION.** AC 150/5200-12B, *Fire Department Responsibility in Protecting Evidence at the Scene of an Aircraft Accident*, dated September 3, 1999, is cancelled.
3. **APPLICATION.** The material contained in this AC is applicable for use on all civil airports. The Federal Aviation Administration (FAA) recommends the guidance and specifications in this Advisory Circular be used by First Responders responsible for protecting evidence at the scene of an aircraft accident/incident. In general, use of this AC is not mandatory. However, use of this AC is mandatory for all projects funded with federal grant monies through the Airport Improvement Program (AIP) and with revenue from the Passenger Facility Charges (PFC) Program. See Grant Assistance No. 34, *Policies, Standards, and Specifications*, and PFC Assurances No.9, *Standards and Specifications*.

That is why it is necessary to protect the scene as much as possible during firefighting operations. Only do as much as is needed in order to protect the interest of saving lives. Take notes while performing firefighting or lifesaving duties. The investigators will want to know if you removed part of the fuselage in order to gain access to a patient.

Flight Standards District Office (FAA FSDO) and the National Transportation Safety Board (NTSB) should be contacted as soon as it is safe to do so. In most cases, the pilot in charge will contact the FAA after in the incident. If that does not happen then the senior most member of the response team should make the notification.

Have all the pertinent information ready for the FAA/NTSB investigators. Some questions that will be asked.

Pilots name and address along with contact information.

Make and model of the aircraft.

Tail number or N number.

Type of damage to the aircraft.

Was it an accident or an incident?

Injuries to the occupants, any other injuries.

Location of the accident.

Damage to property on the ground.

Pictures (take many pictures including the instrument panel).

Think about the type of fire you will be fighting. Aircraft crashes have the ability to be considered hazmat incidents due to the amount of fuel that is carried on board. Does your fire truck have the ability to produce foam to create a vapor barrier? Can you provide a safe egress for the crew and passengers?

You will not know what is carried in the aircraft. Was the aircraft carrying cargo? What kind of cargo?

Chemicals? What if the aircraft is leaking fuel and not on fire? Many of these questions can come to mind while responding to an aircraft crash. Be prepared and expect the worst.



Advisory Circular

Subject: AIRCRAFT FIRE EXTINGUISHING AGENTS

Date: 7/08/04

AC No: 150/5210-6D

Initiated by: AAS-100

Change:

1. **PURPOSE.** This Advisory Circular (AC) provides guidance for reference material covering Aircraft Fire Extinguishing Agents.

2. **CANCELLATION.** Advisory Circular 150/5210-6C, dated January 28, 1985, is cancelled.

3. **APPLICATION.** The Federal Aviation Administration (FAA) recommends the guidelines contained in this AC for Aircraft Fire Extinguishing Agents. This AC is not mandatory and does not constitute a regulation. However, the information it contains provides an acceptable methodology for complying with Title 14 of the Code of Federal Regulations (CFR), part 139, *Certification of Airports (Part 139)*. In the event of a conflict, part 139 takes precedence over the other documents identified in this AC.

4. APPLICABLE DOCUMENTS.

The following documents are applicable to the extent specified in this AC:

4.1 Code of Federal Regulations (CFR).

14 CFR part 139, *Certification of Airports (part 139)*.

4.2 National Fire Protection Association (NFPA).

NFPA 18, *Standard on Wetting Agents*, 1995 edition.

NFPA 403, *Standard for Aircraft Rescue and Fire-Fighting Services at Airports*, August 7, 2003, edition.

NFPA 412, *Standard for Evaluating Aircraft Rescue and Fire-Fighting Foam Fire Equipment*, 2003 edition.

4.3 Military Specifications.

MIL-F-24385F, *Fire Extinguishing Agent, Aqueous Film Forming Foam (AFFF) Liquid Concentrate, for Fresh and Seawater*, dated January 7, 1992.

Unless you are a pilot or around an airport a lot you may not know and understand what type of aircraft you are dealing with. Pre incident knowledge on aircraft familiarization is a critical component when responding to an aircraft emergency. For example, Cirrus aircraft have a ballistic parachute system that could still be charged. Do you know where they are located? If you are working in the wrong place you may discharge the parachute.

Some of the most common general aviation aircraft that you should become familiar with are; Cessna(all models), Piper (all models) and Beechcraft (all models). Where are the fuel shut offs located? What about the battery disconnects?



Advisory Circular

Subject: Programs for Training of Aircraft Rescue and Firefighting Personnel

Date: 6/12/2015
Initiated By: AAS-300

AC No: 150/5210-17C
Change:

1 **Purpose.**

This Advisory Circular (AC) provides information on courses and reference materials for training of Aircraft Rescue and Firefighting (ARFF) personnel.

2 **Application.**

The Federal Aviation Administration (FAA) recommends the guidelines and standards in this AC for aircraft rescue and firefighting training programs. In general, use of this AC is not mandatory. However, for airports certificated under Title 14 Code of Federal Regulations, Part 139 (14 CFR part 139), this AC is required. It provides acceptable guidance in meeting the requirements for aircraft rescue and firefighting training outlined in 14 CFR §139.319. The standards contained in this AC to help an airport's ARFF training program. An airport operator may elect to follow an alternative method, provided it is also approved by the FAA as an acceptable, alternate means of complying with the requirements of part 139. In the event of a conflict, the requirements under 14 CFR Part 139 take precedence over the guidelines set for in this AC.



Keep these things in mind if you are ever responding to a downed aircraft including helicopters. Rely on your training during these incidents. Knowledge is the key to what we all do. Become familiar with aircraft in general. Check out some advisory circulars, read the standards the NFPA has provided.

Advisory circulars are located at FAA.gov if you would like further information. Ask the questions to your department and find the answers that you need.

Train for these emergencies and please be safe.

Jim Foster





11 Insurance Resolutions NSFA Members Should Make

As we drop the confetti and toast the New Year, an annual tradition is to make a resolution. What will yours be? Here are the [top five resolutions](#) Americans have made in recent years:

- Lose weight
- Get organized
- Spend less and save more
- Enjoy life
- Become more fit and healthy

Unfortunately, research shows less than 10 percent of us actually keep them.

Another area where we often fail is not taking stock of our biggest assets: our homes and vehicles. Here is a list of 11 simple resolutions you can make this New Year to protect the most valuable possessions you have worked so hard to attain.

7 Home Insurance Resolutions:

- Do a yearly policy review with an insurance advisor to check that you are getting all the discounts you qualify for, that you adequately insure any new additions or appliances, and verify that your liability coverage isn't lacking
- Make sure you have [replacement value](#) if a fire or other disaster strikes
- Purchase [earthquake or flood](#) insurance if you live in areas prone to either
- Save on your premiums by investing in [security and fire suppression](#) systems
- Get [renters insurance](#) if you don't have it yet
- Protect high-dollar items such as jewelry, fine art or musical instruments with [scheduled personal property](#) insurance
- Complete a [comprehensive inventory](#) of everything in your home in case you should ever have a claim

4 Auto Insurance Resolutions:

Get a yearly policy review to check deductibles, coverages and to make sure you are getting all the discounts you qualify for (professional, multi-policy, good student, mature driver)

Make certain you have adequate protection from [uninsured or under-insured](#) drivers

Add any [new drivers](#) to your policy (teens or a new spouse)

Bundle your auto and home insurance to receive deeper discounts

We Are Here To Help!

Start the New Year off right; resolve to call California Casualty today to make sure you are getting the professional discounts and benefits you deserve, such as:

\$500 coverage for items (including turnout gear and uniforms) destroyed or stolen from your vehicle

Deductible waived or reduced if your vehicle is vandalized or hit while parked at the station where you work or volunteer

Fallen hero survivor benefit (the premium is waived for the remainder of the policy period and the following year for surviving spouses or partners of a firefighter who is killed in the line of duty).

Call a [**California Casualty**](#) advisor today for the best protection with the discounts you deserve by contacting your Nevada representative Jill Strandquist at [**1.866.763.6285**](tel:1.866.763.6285) or at www.calcas.com/jstrandquist.

This article is furnished by California Casualty, providing auto and home insurance to members of the Nevada State Firefighter's Association since 2002. Learn more and get a quote at [**1.866.763.6285**](tel:1.866.763.6285) or www.calcas.com/Firefighters.



**Nevada State
Firefighter's Association**

The PUMPER

BY: AL DRAKE



ARTICLES WELCOME

WRITE AN ARTICLE FOR THE PUMPER!

Would you like to write an article for a future Pumper? You can contact **Al Drake** at

adrake@nsfa.org

Please include in the E-Mail, your name and the title of your article. Please Send the article in a format fitted for The Pumper.

If any additional information is needed we will contact you through your E-Mail or phone.

OR you can submit the pumper to **<http://nsfa.org/pumper/>**

Just fill out the form and it will be sent automatically to the editor!

Come visit us at:

<http://www.nsfa.org/>