



Who's Telling Your Story?

Chief Marc Revere, EFO, CFO, NOVATO FIRE PROTECTION DISTRICT

The primary role of the fire chief is to advocate for his/her agency and the fire service as a whole. A powerful way of orchestrating this is by listening to and retelling the stories of our members and those of the community. If the story is compelling enough, you can influence outcomes and behaviors and shape personal and professional change.

Let me tell you a story: One of our local school teachers took a CPR class from our public education officer. Six days later, she gathered with 40 family members for Christmas Eve, when her uncle experienced a medical emergency. Here is an excerpt of the 911 tape:

“911 emergency.”

“My uncle just died ... Send help ... I just took CPR from Sandy and I'm going to start CPR.”

From that point on, all the dispatcher could do was listen. Caught on tape are the rapid paces of the compression,

people's voices in the background and eventually our firefighters walking in. Then: “Clear!” prior to the shock of the defibrillator. Next: “We have a pulse!”

One could say this is a pretty typical call, even with bystander-assisted CPR. However, if you are a civilian, the chain of events and the survival of the patient as evidenced by the dispatch tape are extraordinary. As fire chief, this is a perfect story worth retelling. Emergency medical service (EMS) successes are based on patient outcomes—how many people walk out the front door of the hospital.

Now, what makes my story extraordinary is that the teacher's uncle did indeed walk out the front door of the hospital. The uncle, niece and crews who responded were recognized by our fire board, along with another citizen

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FDAC Report is published quarterly by the Fire Districts Association of California.

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President's Message

By Steve Kovacs, FIRE CHIEF, MURPHYS FIRE PROTECTION DISTRICT



We are just coming off our Annual FDAC Conference held in Napa this year. As always, the educational sessions were outstanding, along with great networking opportunities. The positive comments and evaluations received reinforces that FDAC is on the right track with our education programs. We would like to thank all who attended and presented, as well as FDAC staff for all the work that went into the conference.

We will be facing many challenges in the coming months as well as the next few years. Fire districts have already started to reshape the fire service from the traditional concepts. Gone are the strong economic growth years of continuous budget increases. Many agencies are struggling to hold on to revenue they have just to maintain services and staffing. Many districts continue to make cuts while still being asked to do more with less. The new face of the fire service will involve the sharing of resources (staffing, equipment and programs), more contracts for service, reorganizations (both internal and external) and consolidation efforts, all while seeking new revenue streams. These items are being considered as a way to maintain the level of services currently provided and also reflecting the hard economic times ahead. We must all remember that a "crisis is an opportunity" and how we react to each crisis will make the difference toward positive outcomes for us and our customers.

FDAC will continue to track all bills in the Legislature that affect fire protection districts through our Legislative Committee with the assistance of Legislative Advocate Ralph Heim. Many challenges lay ahead from the implementation of SRA fees to the attempts for reform the state's retirement system. We will stay on top of all the issues and will be asking for your help in the form of letters and meetings with your legislators and elected officials. Your support has made a difference in the past and we must continue that strong participation in the future.

In our time of decreasing budgets, it is more important than ever to be a member of FDAC. We are working hard with our Legislative Committee and our Legislative Advocate to ensure the concerns of California's fire districts are kept in the forefront. If you know of a fire district that is not a member of FDAC, please persuade them to become part of this great organization. Please encourage those districts to contact our office for more information. We must maintain a strong, united voice to continue to advocate for the issues that remain in the best interest of fire districts.

Lastly, we want to hear from you, our customers. Please don't hesitate to contact our office to discuss items of mutual interest or to request the popular Certificate of Achievement program. We look forward to continuing to be YOUR association. ■

Executive Director's Message

By Catherine Smith, EXECUTIVE DIRECTOR



Successful 2012 FDAC Annual Conference

What a great FDAC conference in beautiful Napa! FDAC's now "past president" Kevin Wallace and Conference Director Simone Parker partnered by offering a new venue at the Embassy Suites Napa Valley and an education program that was incredible. Sorry for those who miss the Lake Tahoe hotel, but we dodged a snow storm that would have kept us away from or in South Lake Tahoe for a bit! What I was delighted to see was the support we received from our sister organizations. FASIS, FAIRA and the FDAC EBA provided top-notch presentations in their area of expertise and both the CSFA and Cal Chiefs Executive Directors attended the conference. And of course, our exhibitors and sponsors helped in a huge way to help FDAC keep the registration fees affordable by offsetting many of the costs associated with a conference.

SRA fees were of course on the top of the list of discussion. Former State Fire Marshal Kate Dargan joined the fire service roundtable to offer her ideas on mandated distribution of SRA fees to local governments. The topic of succession planning (with the numerous retirements in fire service leadership) as well as firefighter fitness, effective governance and financing opportunities were among the sessions offered at the conference. California Department of Forestry and Fire Protection (CALFIRE) Director Ken Pimlott gave attendees an update on efforts associated with the CalFIRE. FDAC's longtime Legislative Advocate Ralph Heim shared "Capitol happenings" as we enter into the second year of the session facing budget deliberations, elections and new legislative districts.

FDAC welcomes new leadership with the election of Steve Kovacs, Murphys Fire Protection District, as the President. Chief Kovacs shared his vision for the next year with closing comments on the challenges that face our fire districts, the fire service as a whole and FDAC. He is fired up for an active year addressing SRA fees, financial challenges and reinitiating the Certificate of Achievement program.

In addition to the Annual Conference, the FDAC Legislative Committee continues to monitor a large number of bills still active this year. Plans for the 2013 conference will gear up soon so please feel free to share your thoughts on issues and speakers you would like to have on the program agenda. FDAC is committed to collaborative efforts on all activities that the fire service engages on to make our collective voice stronger and benefit our mutual members.

As always, if your district needs assistance in any area of the fire service, please contact FDAC. Our networking capabilities are unmatched and FDAC will try to connect you with another district that could be of assistance. There's no need to reinvent the wheel if another fire district can share their experience. Be sure to take advantage of your FDAC membership! ■



DO YOU HAVE A STORY TO SHARE?

Is your fire district doing something unique? Whether it's a great new program or how you managed a complex issue, we want to hear about it. The *FDAC Report* is distributed to members statewide and fire districts located throughout California — from Siskiyou to San Diego. If you have news to share, contact Ashley Bradley, abradley@fdac.org.



FASIS

Your Workers' Compensation Solution

The Fire Districts Association of California – Fire Association Self-Insurance System (FASIS) is a governmental joint powers authority that has been serving the workers' compensation needs for Fire Districts since 1984. FASIS was established for the purpose of self-insuring its workers' compensation coverage and establishing a cost-effective and comprehensive workers' compensation program.

FASIS provides a long-term alternative to the roller coaster ride inherent to the California commercial workers' compensation insurance market.

Our program is designed to stabilize workers' compensation costs and provide long-term financial advantage by:

- Having a large membership (currently over 220 members) creates a greater spread of risk
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Governor to Legislature— “Man-Up!”

By Ralph Heim, LEGISLATIVE ADVOCATE

On Friday, April 13 Governor Brown told the Legislature to “man-up” and start making cuts to the state budget since he estimates his projected \$9 billion deficit is rising. A couple of days later, Brown confirmed that the deficit had, in fact, increased by \$1 billion and growing.

The Democrat leaders, while sensitive to what appears to be a growing deficit, maintain that the best course of action is to wait until the Governor releases his May Revision, after which the Legislature will have a clearer picture of the state’s fiscal condition and then address budget cuts if necessary. Additionally, since April is one of the most important months for cash receipts, the leaders believe budget-related decisions should be deferred until both the Governor’s May Revision projection and the April cash receipts reported by the State Controller are in and the Legislature has the time to study both documents.

Finally, Senate President Steinberg and Assembly Speaker Perez continue to vow the state budget will be approved prior to the start of the new fiscal year starting July 1. Don’t be surprised if the state budget adopted assumes passage of the Governor’s tax initiative that will appear on this November’s ballot. Should that initiative fail, it’s back to the drawing board.

Pension Reform Conference Committee

The Legislative Conference Committee on Pension Reform held the fifth in a series of pension reform-related hearings last Friday, focusing on 37 Act issues. While the Conference Committee may hold additional hearings, it appears the Committee is nearing completing its work and leaning toward a hybrid system and possibly a cap on pensions.

In speaking to the Sacramento Press Club, Senate President Steinberg reiterated to pledge to pass pension reform this year, but “it won’t be part of the budget.”

Committee Deadline Approaches

Friday, April 27 was the deadline for policy committees to consider bills that must also be heard by the Assembly/Senate Appropriations Committees. Literally hundreds of bills were scheduled to be heard in advance of the April 27 deadline. Presented below are a number of bills of interest that were considered.

Senate Bill 1241, by Senator Kehoe, would require cities and counties to periodically update their general plans/safety element relating to fire hazards. It passed the Senate Governance and Finance Committee. FDAC supports SB 1241 and the only opposition, the California State Association of Counties, was removed after a number of amendments taken by Senator Kehoe.

Assembly Bill 2474 by Assembly Member Chesbro, relating to modifications to the adopted SRA fee, was heard next in the Assembly Natural Resources, which Chesbro chairs, for the purpose of adding an urgency clause.

Assembly Bill 2474 directs the Board of Forestry and Fire Protection to amend its regulations by July 1, 2013, to effectively exempt a covered structure from paying the \$150 SRA fee if the owner is served by a fire protection agency and pays that agency \$150 per year or more for fire protection services. If the property owner pays less than \$150 for local fire protection services, that owner would be given a credit for the full amount paid for local fire protection. Lastly, the bill requires the Board to adjust the SRA fee based on the fire history and severity in the SRA to ensure the fee accurately reflects the fire prevention benefits provided. ■





Life Benefits & Benefits Communications

Thoits Insurance

Low-Cost Options Enhance Life Benefits

The year was 1911, the city was Passaic, New Jersey, and the company was the now-defunct Pantasote Leather Company. That's when and where the first group life insurance policy was issued.

The most common form of group life insurance is term life, which provides coverage for a specified period, usually one year or more. Term policies provide no further benefits when the term expires, and no buildup of cash value occurs. If this insurance is not renewed at the end of its term, coverage lapses and no payment is made to the beneficiary in the event of death.

Here are a few options available for enhancing your life insurance benefits:

Accelerated Benefits. To help ease the financial burden that often accompanies a serious illness, accelerated benefits allow terminally ill insureds with a life expectancy of typically six months or less to receive an advance payout of a percentage of their group life insurance face amount. An

example would be with a minimum of \$10,000 in coverage, insureds may accelerate up to 50 percent of the face amount of their insurance, to a maximum of \$250,000.

Portability. Employees often can retain coverage after employment or retirement by paying premiums directly to the insurer.

Waiver of Premium. Also known as "continued protection," this option waives premium payments for a disabled employee after a specified waiting period. Of group life policies in force in 2006, 94 percent, or 45 million, provided for waiver of premium in case of disability.

Will Preparation. To help insureds protect their assets and secure their families' financial future, this option covers the legal fees associated with preparing or updating a will, when insureds or their spouses use a participating attorney.

Adding options to your group life program can be a cost-effective way to enhance your benefits package.

Do Your Benefits Communications Make the Grade?

If your employees are typical, fewer than 20 percent know how much you contribute each month toward their health insurance premiums. How can employees value their benefits if they don't know what they cost?

Surprisingly, most employees also don't know how much they themselves pay toward their own and their dependents' health insurance premiums. In a Kelton Research survey released in the fall of 2011, fewer than half of employees surveyed could say how much they contributed toward their employer-provided health insurance premiums. Slightly more than one-third (35 percent) knew what their plan's deductible was, and only one-third knew how much they had to pay toward dependent coverage.

You can improve these figures by taking time to review your benefits communications and decision-support system. Driving employees to the right plans increases employee satisfaction with benefits, and it can help contain health care costs for both your organization and your employees.

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Benefits continued

Historically, employers discuss health care benefits with employees before the annual “open enrollment” period. These communications may cover legal compliance to inform employees of their options, but it does little else to help lower costs and motivate employees. Creating a year-round, dynamic conversation between your district and its employees can help you create a dialogue that moves the perception from “us against them” to “we’re in this together.”

In general, benefits communications are too complicated, prompting employees to either ignore them or put them aside in frustration. Here are some strategies for improving your benefits communications and making employees more satisfied with their benefits decisions:

Set goals: A benefits communications plan should include well-defined, measurable performance outcomes. For example, if you want to encourage the use of generic drugs, design your communications to inform employees about generics.

Define benefits within a broader context: Your communications should provide employees with information about benefit costs and their impact on your organization’s performance. They should specify what employees can do to help minimize the effects of cost increases on themselves and your district.

Engage management: Every employer should view the health care cost crisis as a business issue affecting profitability that should not be shouldered by the HR department alone. Management can help by working to define issues, encourage employee partnership and guide key behavior changes.

Make it relevant: Your communications should cover any or all of the following:

- Benefit overviews and updates
- Orientation, training and educational programs
- Comparison charts
- Legal updates
- Provider directories

Make it accessible: Make your communications available through a number of channels:

- Brochures and leaflets
- Paycheck stuffers
- Presentation materials
- Newsletters
- Online

Don’t forget to get employee input—an employee survey can help you determine which communication methods and materials are most effective for the particular needs of your group. For help in making your benefits communications more effective, please contact us.

For more information, please contact Thoits Insurance. The FDAC EBA works in conjunction with Thoits Insurance, an independent insurance broker, to create a broad range of options for medical, dental, vision, and life benefits. ■

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All members are welcome to submit open positions and job descriptions for posting to the FDAC website - free of charge! Submit available positions to abradley@fdac.org.

Who's Telling Your Story? continued



who had assisted in a resuscitation. We invited the local media, who subsequently ran stories that included our speaking points about the value of CPR along with the testimonies of these two citizens and survivors. After the news articles went out, we had many more requests for CPR classes.

Leveraging stories like these, ones that put a lump in your throat, creates the potential to save many more lives.

I would guess that every one of you can share a similar story. But do you share them? If yes, with whom?

Storytelling is defined as the conveying of events in words, images and sounds, often by improvisation or embellishment. Stories have been shared in every culture as a means of entertainment, education and cultural preservation, and to instill moral values. Traditionally, oral stories are committed to memory and then passed from generation to generation.

My wife and I have two grown children and our get-togethers with extended family are all about making new memories (future stories) and reliving old ones. With three generations of firefighters in our family, we often embellish our stories. (This is true with most families, but especially those with fire service members!) Think of all the alarms you have been on over the years. Without notes, you tell your stories over and over. It's how we learn; maintain our tradition, culture and values; and recall important events. Where were you on September 11, 2001? There's a story there—one I'm sure you have told.

Listening to a well-told story is often more memorable than reading one. Abraham Lincoln read books aloud so that he better

remembered them. Instructor training teaches us that people remember 70 percent of what they see and hear—if people hear a compelling story, they rarely forget it. In fact, storytelling is so important that it's a part of the curriculum in the Executive Fire Officer (EFO) program.

Recently, I testified to our local retirement board. Our firefighters' retirement fund took an incredible loss because of the economy, and the board was trying to determine how each agency was going to individually fund their respective accounts back to pre-2009 levels. The suggested methodology would increase our budget by 15 percent (\$1.5 million) and would continue to escalate for the next five years. This would force reductions in service and possibly the loss of jobs.

The county, a local city and our fire district are the three largest contributors to the fund, so we asked to make a presentation to the board explaining our concerns. I positioned us to go last. The county administrator and city financial director made their presentations based on great graphs and spreadsheets. I, in turn, followed these presentations by telling stories, including the CPR event that I just shared with you, as well as one involving a recent three-alarm fire. These stories demonstrated how each agency relies on one another. If these retirement fund increases were approved, our operational readiness, safety and wellbeing for the communities (including our firefighters) in the county could be in jeopardy.

This was not a “dead baby” speech, but a story with real people and real consequences. We owed the money; that was not in question. The question was how to pay it. General accounting practices (GAP) indicated that it should be funded as quickly as possible. I suggested that using the traditional methods for this nontraditional event may not be the best choice. In fact, I said that the accounting procedures that got us in this mess couldn't be expected to get us out. As Albert Einstein once said, “We can't solve problems by using the same kind of thinking we used when we created them.”

Our story, combined with an analytical approach, prevailed.

Last year we received several new command vehicles, each equipped with a forward-facing video camera similar to the ones in police vehicles. Around the same time we received a thermal imaging camera (TIC) from Fireman's Fund Insurance Company, and both were quickly placed into service. Neither of these advances is new, but a series of events provided us with another compelling story—one that supports a public/private partnership that helped save four firefighters' lives.

At approximately 0300 hours, our crews responded to a restaurant fire in our downtown area. Heavy smoke could be seen before the first company arrival. The battalion chief established command with his vehicle facing the fire. The vehicle's camera captured the crew making entry, assessing the initial fire conditions and then backing out, 30 seconds before a flashover of the entire occupancy. This is a very intense video, and the story was enhanced by the captain, who took the TIC in with him. His training and experience factored in his decision to back out (risk vs. benefit), ensuring our primary objective was met: Everyone goes home.

Before midmorning, we shared the video with the press and they told our story, which included a PSA on fire safety, smoke detectors, etc., to the community. Internally, we were able to present the operational lessons learned to our crews and show what went right. Thus we leveraged this knowledge to shape future operations and successful outcomes, turning formal storytelling into lessons learned, then shared.

Leadership is all about the leader's attention and occasional storytelling. Facts and figures should drive our decision-making. However, to capture the hearts and minds of our members and citizens, weaving a compelling story around the facts can assist you in positioning, influencing and reinforcing what's important.

So, what's *your* story? ■

FDAC EBA Health Insurance Pool



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Since 1972, the Fire Districts Association of California (FDAC) has provided California fire districts with programs, services and classes to help the districts they serve and enable their personnel and representatives to become more successful and effective. In 2005, FDAC facilitated the creation of the FDAC Employment Benefits Authority (FDAC EBA) in order to offer fire district staff and retirees a low-cost alternative for quality medical, dental, vision and life insurance. Today, more than 45 FDAC member fire districts are taking advantage of these benefits:

Choice

- FDAC EBA offers a variety of medical plans to choose from for active employees and retirees, including an HSA-compatible PPO and HMO.

Savings

- All participating districts have seen greater savings over a 3-year period compared to prior carriers.

Quality

- FDAC EBA contracts with top carriers, administration and consultants.

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- FDAC EBA utilizes consolidated billing and user-friendly online administration.

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- FDAC EBA is the only pool that was developed by firefighters for firefighters.

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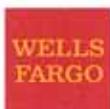
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