



MICHIGAN PROFESSIONAL FIRE FIGHTER

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Michigan Fire & EMS
Awareness Day
at the Capitol

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Mail to: Michelle Chesney
MPFFU, 1651 Kingsway Court, Suite E, Trenton, MI 48183-1959

OFFICERS



President
Paul Hufnagel
1651 Kingsway Court, Suite E
Trenton, MI 48183-1959
734-675-0206 (office)
734-675-6083 (fax)
phuf421@mpffu.org



Secretary-Treasurer
Terrence H. Chesney
1651 Kingsway Court, Suite E
Trenton, MI 48183-1959
734-675-0206 (office)
734-675-6083 (fax)
tchesney@mpffu.org

Vice Presidents



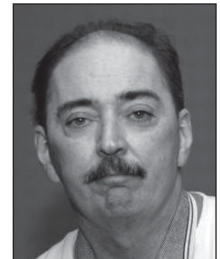
First District
Kevin Pirlot
603 W. Fleshiem St.
Iron Mountain, MI 49801
906-774-8214 (home)
906-774-0623 (work)
906-774-8654 (fax)
kpirlot@sbcglobal.net



Second District
Shaun Abbey
830 Colrain SW
Wyoming, MI 49509
616-532-5310 (home)
616-299-5474 (cell)
616-532-1670 (fax)
shaunabbey@sbcglobal.net



Third District
Chris Reynolds
1502 Michigan Ave.
Bay City, MI 48708-8773
989-225-2982 (cell)
989-894-2263 (work)
cay8242@msn.com



Fourth District
Daniel F. McNamara
243 W. Congress, Suite 344
Detroit, MI 48226
313-962-7546 (office)
313-962-7899 (fax)
Dmcnamara344@aol.com



Fifth District
W. James Leve
10016 West J Avenue
Kalamazoo, MI 49009
269-375-9301 (home)
269-375-2551 (fax)
269-720-8499 (cell)
mpffuwp5@aol.com



Sixth District
Mark Docherty
54465 Meadow Crest Circle
Chesterfield, MI 48047
586-716-8264 (home)
586-716-3845 (fax)
586.243.9829 (cell)
markdocherty@comcast.net

MPFFU

1651 Kingsway Court, Suite E
Trenton, MI 48183-1959
(voice) 1-800-886-7338
(fax) 1-800-454-1757
mpffu.org

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Staff

Editor Terrence H. Chesney
Circulation & Account Manager Michelle Chesney
Layout & Design Mike Mainelli
Advertising Sales Mike Mainelli

Postal Info

Known office of publication:
MPFFU
1651 Kingsway Court, Suite E,
Trenton, Michigan 48183.
Phone : 734.675.0206
Fax : 734.675.6083.

Postmaster: Send address changes to:
Michigan Professional Fire Fighter
1651 Kingsway Court, Suite E
Trenton, Michigan 48183-1959
Phone: 734.675.0206
Fax: 734.675.6083
www.mpffu.org

mpffu.org

PRESIDENT'S MESSAGE

With another difficult and challenging budget process just concluded at the State Capitol, there's not much good news for Michigan's public employees. In addition to the state budget problems, we are confronted with significant challenges to public employee healthcare and collective bargaining.

Revenue Sharing

The slumping state economy and the budget cuts at the state capitol are forcing more cutbacks for Michigan's first responders. Firefighters across the state are being asked to do more with fewer resources and with reduced margins of safety for residents and firefighters alike.

The recently adopted state budget made an additional 11 percent cut in statutory revenue sharing to local governments, even though previous reductions of \$3 billion over the past six years have left many fire departments severely under staffed. This latest cut in revenue sharing dollars will only add to the problems local government is facing in delivering emergency services to their citizens.

While the legislature stumbled through another budget process, unable to make tough decisions on restructuring and modernizing Michigan's tax code, public safety services continue to deteriorate to the point where the health, safety, and well being of Michigan's citizens are at stake.

In a supposed deal with the Senate Majority Leader Mike Bishop, Speaker Dillion agreed to slice an additional \$1.2 billion out of state services in return for a good faith effort to raise revenue. Obviously the Speaker made a serious mistake in negotiating a deal with the Senate Majority Leader. It is apparent now, and should have been obvious all along, that there will be no agreement by the Senate Republicans to raise revenues to fund public safety or any other essential public services in the state.

The apparent strategy is to allow emergency services to deteriorate to a level that will compel the public to demand appropriate funding. Let's hope it works before there are serious consequences for Michigan's citizens.

Healthcare

Speaker Andy Dillion's public employee healthcare plan is the latest attack on public employees pay and benefits. His healthcare plan purports to save "\$600-\$900" annually for state and local governments on the costs of providing health insurance for all government workers—including all current public employees and retirees—in the state.

Speaker Dillion's plan mandates that all public employees in the state participate in the program. There is almost no opportunity for local governments to opt out of his plan even if they have negotiated with their employees to reduce costs while maintaining adequate healthcare plans that meet the needs of employees and their families.

As I reminded Speaker Dillion in an earlier letter to him, states used as examples in his report do not mandate participation by all public sector employees in a single state-wide health plan. Instead, they offer plans where participation by local governments and their employees is voluntary and ultimately determined by the collective bargaining process. The estimated savings from "economies of scale" in this plan are just not achievable according to the testimony of experts in the healthcare industry.

Historically, firefighters have worked collaboratively with local governments to contain costs while maintaining effective healthcare coverage. There is no justification in dragging all public employees in Michigan into a bureaucracy that will ultimately drive up administrative costs, reduce coverage, and increase costs for workers.

Firefighters work in a profession that has a high rate of injuries, occupational diseases, and exposure to numerous hazards. Quality and affordable healthcare coverage is an important element of our bargaining rights and must remain a local issue.

The collective bargaining process at the local level works well for cost containment in healthcare. For many years firefighters have recognized the impact that rising healthcare costs have in the communities they work and live in. This is apparent in every collective bargaining session across the state where healthcare costs continue to be a primary issue at the bargaining table.



MPFFU is working with other unions to prevent this intrusion on the collective bargaining rights of public employees in this state.

Collective Bargaining

MPFFU continues to battle the attacks from opponents of P.A. 312 (binding arbitration law for firefighters and police.) According to the Michigan Municipal League and others, the economic woes of local government are the result of Public Act 312. A few local newspapers have also jumped on the "reform" P.A. 312 bandwagon. With little or no research on the 40-years of history of binding arbitration in Michigan, they continue to blame the financial issues some cities are facing on arbitration awards.

As I've reported in past articles and at district meetings, we are presenting legislators, and anyone that will listen, with the facts regarding the success of P.A.312. Regardless of the misinformation that the detractors of binding arbitration deliver, the record is clear: the majority of the eligible labor contracts for firefighters and police (over 95%) are settled through negotiations. We will continue to deliver this message to our legislators: P.A. 312 is working, no changes are necessary.

As bad as the news seems to be, professional firefighters have made great strides in the past forty years. Improvements in working conditions, wages, pensions, and benefits have been won through hard fought struggles. MPFFU has also been a force in improving safety for firefighters and emergency medical providers. As professional firefighters working together, we'll overcome these challenging economic times and continue to thrive and grow as a vital public service.

SECRETARY-TREASURER'S REPORT

Once Upon a Time

Take a moment and think back to the day you were notified that you had been hired to be a full-time professional firefighter. Do you remember the feelings you had? That call or letter you received meant that you just beat out a whole lot of people who also wanted the job as badly as you did. Why did you want the job anyway? Was it for the pay? The job security? The pension and health insurance benefits? Or was it your desire to help people in need?

At that point, if you were like most of us, you could hardly wait until your first day of work. Once you reported to work, you couldn't wait for the alarm to go off. And, the feeling remained, each day you arrived at work you were excited and ready to roll. It didn't matter if it was during lunch or dinner or during the final moments of some major sporting event, or in the middle of the night, you wanted to respond.

Although the initial excitement of responding was great, the real satisfaction came after you returned to quarters and realized that you just assisted someone in their time of need, and you even got paid for doing it! And how about the feeling you had when a thankful citizen dropped off a batch of cookies or something similar just to express their appreciation for your efforts? *"Gosh, that wasn't necessary, we were just doing our job, but thank-you";* I bet you've said that more than a few times.

And what about training? Didn't you want to learn as much as you could about firefighting? Do you remember reading all the fire publications that you could get your hands on? New techniques and new equipment to help you do your job better were things that you constantly looked for. You probably wanted to learn as much as you could about how to do your job more effectively.

What the Heck Happened?

Do you still feel the same way today? If you answered yes, you're very fortunate. Don't ever let those feelings change. If you answered no, and I suspect a lot of you answered no, do you know when and why your feelings changed?

I bet it didn't just happen overnight, did it? The dynamics that take place overtime, within the station you work at, within the fire department you work at, the city or township where you are employed, and even the state you live in, all contribute to how you feel about your job. Lately, there has been so much negativity in the press concerning firefighters pay, pensions, health care, staffing levels, etc, etc; it is difficult to feel appreciated or needed. If you read any of the blogs that follow these news articles, you might think that there aren't any citizens out there that even like firefighters.

The Deal!

It is bad enough reading about all this happening somewhere else, but right now your own employer is probably trying to reduce your benefits and staffing levels, or considering ways to eliminate the entire department and many of the citizens in your community are just accepting the fact that it must be necessary. We have declared war on the newspapers, the taxpayers, the Fire Chief, the City Manager, the Mayor, the city council members, and our Legislators. It's Us against the World! But what are we doing about it?

Fold-em?

With all of this negativity and turmoil, it's hard not to be demoralized. Suddenly, you find yourself hating to go to work. You no longer want to participate in training. You don't even want to go on "routine" alarms. Nothing excites you about the job anymore except for maybe that "big" fire. Charity events? Forget it. Public Fire Education events? No way! Union meetings? Why bother? Political Action? A waste of my time. *"I just want to get my time in and get the hell out of here."* Have you ever heard anyone say that? Well, there have always been a few people in every fire department that feel that way. The problem is that today, more than ever before, there are more and more individuals feeling that way. And many of them only have a few years on the job. How can they do their job effectively if they feel that way and still have twenty years to put in before they retire. And how will their at-

Secretary-Treasurer

Terrence H. Chesney
1651 Kingsway Court, Suite E
Trenton, MI 48183-1959
734-675-0206 (office)
734-675-6083 (fax)
tchesney@mpffu.org



titude affect you and your safety? How easy is it for the citizens in your community to dislike you when this attitude is obvious and exhibited during emergency runs, station visits, council meetings, while talking to your neighbors, etc. etc.

ALL IN

This downward spiral of negativity is spinning faster and faster. Somehow, someday, we have to reverse it. Each of us has a responsibility and a role in changing these dynamics. It isn't up to someone else to make it happen. *It has to start with YOU!*

Positive Attitude - There are many ways to make a positive change. The most important one is how you interact with your co-workers, your company officers, your chief, your elected officials, and the public. No matter how much negativity is produced by these groups of people, you must do your best to remain positive. Being positive can be very contagious but it can't spread without your help.

Professionalism - Come to work each day like it was your first day on the job. In spite of everything going on, you must do your job with enthusiasm and professionalism. Don't become stagnant. Stay on top of what is going on in the fire service. Visit fire service internet sites **everyday** such as iaff.org mpffu.org firehouse.com and firefighterdosecalls.com.

Participation - Be an active participant in your local union. Attend union meetings and voice your thoughts **during** the meeting. The worst members of any union are the ones that don't attend the meeting but sit around the next month and bad-mouth what the union is or isn't doing. Apathy of our members does more to weaken our efforts than any Fire Chief or Mayor could ever do. Remember, the

Continued on next page ➤

SEC-TREAS

Continued from page 4

“union” isn’t the four people that got elected to office; **you** and all of the other members are “the Union”. Provide direction and support to those you elected to run your local union.

Political Action – Respond to calls for action from your International and State Unions. The legislation that is or isn’t passed in Washington DC and in Lansing has a very important impact on our profession and our wages and benefits. We have a very powerful weapon when we join together in political action through participation and being involved in electing friends to office. Don’t like politics? Don’t think we need to be involved? This quote attributed to the ancient Greek philosopher Plato still holds true today: *“Those who think they are too smart to engage in politics are punished by being governed by those who are dumber.”*

Public Relations – Now more than ever before, it is important to continue your public relations efforts. Continue your involvement in charitable events. These organizations and their supporters are some of the biggest allies we have. Don’t turn your back on them now because you’re mad at the public. Become involved in local civic organizations and don’t be shy about making sure they know you are a firefighter. Another suggestion is to consider doing a Fire OPS event in your area. Many important decisions about your job are made by elected officials that know very little about what firefighters do. We can talk all day about our job but when an elected official or taxpayer actually participates in some simulated firefighting and EMS tasks, they will have a much better understanding of what we do.

Everything Starts with You—Be the Best That You Can Be!

ANNOUNCEMENTS

MPFFU Convention

The 49th Convention of the Michigan Professional Fire Fighters Union will take place on May 5-7, 2010 at the MGM Grand Hotel and Casino in Detroit. Watch your email and visit the MPFFU website for more information in January.

To All MPFFU Local Unions:

November 9, 2009

Dear Brothers and Sisters,

I am writing to inform you that I will not seek re-election as president of the Michigan Professional Fire Fighters Union at the 2010 convention.

At the time of the upcoming convention, I will have completed fourteen years as your state president. During this time, it has been a privilege and honor for me to serve and represent the professional firefighters of Michigan. I have truly enjoyed working with IAFF firefighters at the local, state, and international levels of our union. It has been a challenging but very rewarding experience for me. Now, it is time for me to move on to new horizons and different challenges.

I want to thank all of you for your support and assistance in working to improve the safety, health, and working conditions of firefighters throughout Michigan. I look forward to talking with all of you at the 2010 spring district meetings and at our convention in May.

Fraternally,

Paul Hufnagel, President

Michigan Professional Fire Fighters Union

SAFER Application Period Begins November 16

The Department of Homeland Security (DHS) will begin accepting applications for Staffing for Adequate Fire and Emergency Response (SAFER) grants beginning November 16, 2009, at 8:00 a.m. Eastern Time. The application period will close December 18, 2009, at 5:00 p.m. Eastern Time. Applications for \$210 million in SAFER funding will be available through the Assistance to Firefighters (FIRE Act) along with program guidance. A second application period will open in early 2010 for the \$420 appropriated for Fiscal Year 2010. As you may know, the rules governing the use of SAFER funds have changed. The IAFF wrote and lobbied to also make SAFER grants available to rehire fire fighters who have been laid off, bring back positions that are not being filled as a result of the current financial crisis and to prevent further reductions in staffing. Grants will be expedited in order to deliver funds as soon as possible. Municipalities with fire departments facing reduced emergency response capabilities should apply for SAFER funding. The IAFF urges affiliate to work with their fire chiefs and local lawmakers to file for the grants. City management must submit the application, but the IAFF is available to assist your community in applying for the grants. The changes under the new law do not affect existing SAFER grants. The changes are not retroactive.

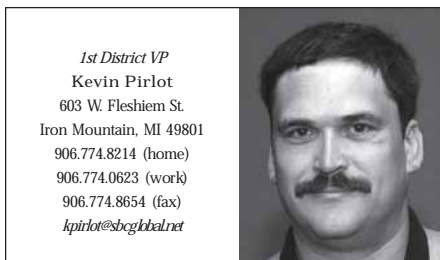
[firegrantsupport.com](#)

iaff.org/et/economics/pdf/SAFER_Facts.pdf

MPFFU.ORG

HOT NEWS FROM THE DISTRICTS

1st District



Once again, November's elections may have changed the political fabric of your city council or town board. Hopefully, you have helped place candidates who will either be sensitive to your issues, or will at least be willing to be educated about them.

Political involvement is critical for firefighters. Sifting through a candidate's platform is not easy and is never transparent. Politicians may tell you what you want to hear for your support as you are a strong force and your endorsement is important to them. The bottom line is they hold your

future in their hands for their term.

It would be very wise for local politicians, and the general public, to be aware of your value beyond your actual job parameters. Information about community involvement, fundraising and fire education often go unnoticed; yet these activities place firefighters in the very foundation of all things that people cherish about their communities.

Think about the election results in your area. Are you pleased with the outcomes? Is there anything you could have done to make a difference? Did you start too late? Simply put, if your actual future is riding on the votes cast by the residents...there is no such thing as becoming too involved.

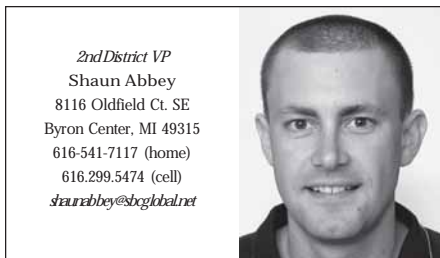
Equally important is the relationship between firefighters and their state lawmakers. Out of a potential 5000+ union members, less than 100 showed up for Michigan Fire Awareness Day in Lansing. This was the perfect opportunity to have face to face discussions with our state representatives,

including dedicated appointment slots. Your cause makes an impression when the facts are presented with tangible, earnest discussion. Not so much when it is lost in a sea of letters or print that legislators are undulated with daily. Why wouldn't someone take advantage of this major event?

Making this contact even more critical is the unintended consequences of term limits. The institutional knowledge of state legislators is eroded when the revolving door is always swinging. You must make your case on a continual basis, as if there is no finish line.

Next fall is an example of this to the extreme. The majority will be freshman after the election. The "experienced" leadership will be officials with only two terms in office. The extra effort is needed for this situation. With long time friends leaving office, it is up to all of us to build new friendships in the state government, and to continue to educate them about our issues.

2nd District



As I start this report, I can't help but think about members of my local that learned they were being laid off this week. These are fellow firefighters, local members and friends. As we go forward, we may be confronted with more cuts if things do not improve. Unfortunately, this is the trend across the second district as well as the entire state. Many municipalities across the second are facing a financial crisis. Many are dealing with this by cutting staff. Of course, the fire department is one of the first areas cut. They use us like pawns to provoke public outcry that the closing of a pool would not. Some communities are trying to secure more revenue. Others are looking at "creative" solutions like public

safety and consolidating services. Public safety is a joke that does not save money and is ineffective. Consolidation could be a solution if resources are abundant in one area and scarce in another. I do not know of a single department that has abundant resources. Also, there needs to be an equalization of funding throughout the covered area. Residents in one city are not going to want to pay double for the same service residents in the other city receive. Anyway you look at it, we are in a time where people are desperate to come up with solutions. To this end, we need to be even more diligent in being perceived as part of the solution and not part of the problem.

There is not a silver bullet to solve all of our problems. However, we can all make a difference by doing the little things. This includes attending local meetings and commission meetings. Making phone calls and sending e-mails to elected officials at all levels of government. We need to be seen and heard to keep our members on the job and our residents safe.

When I was deciding what to discuss in this article, I was going to talk about member participation. From my own local, to

"There are no entitlements in this profession. Like those before us, we have to fight to get more or, in these times, fight to keep what we have."

others across the state, I hear members talk about how to get more members to attend meetings or other local functions. I have noticed a steady decline in members attending meetings in my local. I have been very disappointed over the last couple years. We need membership to attend the meetings to give local union leaders direction. The last two weeks my disappointment has turned into pride as members have turned out in full force to defend our local and its members. Both our last union meeting and commission meeting were attended by a large majority of off-duty members. In both meetings the number of members with a common goal was obvious. Power comes in numbers. The louder our voice, the more leaders have to listen. This became apparent in our situation when one of the com-

HOT NEWS FROM THE DISTRICTS

missioners cut the amount of firefighters to be laid off in half. He made the motion and it was passed in part by the number of members from our local in the room pushing our agenda. The only concern I have is; how do we get more members to attend during "normal" times?

There are no entitlements in this profession. Like those before us, we have to fight to get more or, in these times, fight to keep what we have. When I was the president of my local, members would tell me that they are too busy to attend. Believe me, I understand busy. Members have to shuffle family, work, church, soccer practices, dance

recitals, band concerts, school functions, and every other important event in their lives. Time gets scarce. When I was a board member, I always felt a little put off by this. In addition to their hectic lives, board members take time to plan and attend every event. They attend meetings with administration and the commission on their days off. They process grievances. They negotiate the contract. They handle countless phone calls and e-mails every day. Usually they do all of this without complaining or fair compensation. Then someone says they don't have time to attend one union meeting every month or two. I understand

life happens and you cannot be everywhere. If you attend meetings and help your local, thank you, keep up the good work. If you ask at the station about the meeting you missed because you didn't feel like taking the time, try showing up next time. We need you now more than ever. Numbers are power.

In closing, I would like to thank *Traverse City Local 646* and *Blair Twp. Local 4355* for hosting the fall district meeting. It was nice to see so many members from the second in attendance.

3rd District

Third District VP

Chris Reynolds

1502 Michigan Ave.

Bay City, MI 48708-8773

989-225-2982 (cell)

989-894-2263 (work)

crazy8242@msn.com



Have you ever asked yourself "How did my local get to where it is today?" Ever wonder how the benefits you enjoy today came to exist? As members of the IAFF we carry with us over 90 years of history. It's in the hours we work and the time we have off. It's in the pay we receive and in the retirement we've earned. Every piece of gear you have, every benefit you enjoy wasn't given to you because a mayor thought you deserved it. Nor was it given to you because a city manager or township supervisor thought you were entitled to it. It was won for you by our brothers and sisters brave enough to stand together and fight to secure for us a better future.

In 1903, at the dawn of the century, firefighters worked 84 hour work weeks and 24 hour shifts with only a few hours off (forget vacations). Like factory workers, firefighters were still considered unskilled labor. Salaries were as low as \$.29 cents an hour. There were only a few cities that had pension systems or assistance for widows and dependents. And promotions were based on who had the most political influ-

ence. Firefighters knew what they had to do to improve the working conditions of the fire service and in 1918 the IAFF officially was formed. So if you've ever wondered where your pension, your bargaining rights, mandatory overtime, and line of duty death benefits came from, the following is a brief synopsis of how these things came to pass.

A great union is more than just numbers. 16 years after the creation of the IAFF the Michigan Professional Fire Fighters Union was established in 1934. And as the IAFF and the MPFFU grew so did its service to our members. In the 1930's the first Defined Benefit plan was introduced as well as passage of the first Heart and Lung Act (Michigan's version was passed in 1964).

In 1958 the IAFF established the John P. Redmond Foundation for the purpose of research and education regarding the occupational hazards and diseases associated with firefighting. This research has been used to lobby for statutes that provide benefits to firefighters with heart and lung disease.

In 1965 IAFF members in Michigan saw the creation of the Public Employment Relations Act (PERA) which gave public employees the right to select exclusive representatives and required employers to recognize and negotiate with unions. Four years later P.A. 312 was created and the era of collective bargaining rights began for firefighters. The late 1960's also saw EMS introduced into the fire service. This led to the Emergency Medical Services System

Act of 1973 which directed each state to develop an emergency service system. EMS was here to stay.

In 1976, after an eight year battle with Congress, the IAFF persuaded President Gerald Ford to sign the Public Safety Officer Benefit Act (PSOB). Since its creation PSOB has grown from \$50,000 to \$250,000 and in 2003 it was expanded to include firefighters who died from a heart attack or stroke.

The 1980's saw the creation of NFPA 1500 (Standard on Fire Occupational Safety and Health), NFPA 1982 (Personal Alert Safety Systems for Firefighters), Firefighter Right to Know, and in 1985 a landmark U.S. Supreme Court ruling that state and local municipal workers qualified for FLSA overtime.

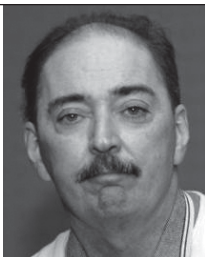
"Live, work, and retire with dignity" is a motto that we as union members should adopt. On any given day the IAFF, MPFFU and your local union are fighting the battles to win and/or protect firefighter benefits. As we approach the holiday season this year, take some time to reflect on what you have. Think about how your union has gotten to where it is today. As proud IAFF members we honor our history in almost everything we do. But we should also honor the men and women who sacrificed to make life better, safer, and more rewarding for our members and their families. Happy Holidays to you and your loved ones.

HOT NEWS FROM THE DISTRICTS

4th District

4th District VP

Daniel F. McNamara
243 W. Congress, Suite 344
Detroit, MI 48226
313-962-7546 (office)
313-962-7899 (fax)
Dmcnamara344@aol.com



Summer is always a very active period for the 4th District. For our families, it is a time of vacation and relaxation. For the locals, until recently, contract work slowed a bit. That is until our economic tsunami hit Michigan.

All rules are off these days as an economic insult has hit all of us in ways not seen since the last Depression. Almost every local has been approached by the local units of government to sit down and renegotiate their contract or talk about give backs.

From cutting hours and benefits, browning out companies, going to Public Safety models, privatization of services to outright closing of fire departments, we've heard it all now That old youthful friend, Chicken Little, is trying to make everyone believe the sky is falling.

Certainly, all of us know that we are in hard times. This does not mean, however, that devastation is the norm. This is not the first time that tough finances have hit Michigan. In fact, it seems to be the norm the past decades. Each time these finances have hit we have been able to constructively work with or around them. Only the private governmental logjams in local and State governments and their inability to make hard decisions and pass the buck that ultimately hit us are the problems.

As you read this column, MPFFU locals are negotiating with their municipalities to find traditional and non-traditional ways to work around the box we've been put in. With the help of the IAFF's incredible resources, locals are able to more readily identify the real problems and offer real solutions to their respective governments.

It's hard work and it's complicated. The parties have to keep their eyes on the prize: Protect and Serve. The Devil is in the de-

tails of defining how we do this. No city, township, village, etc. will survive if it doesn't provide essential services: Fire, EMS, Police, Schools and garbage pick-up. It is our duty to continue and find ways to do this, especially in light of governments that are willing to sacrifice these services.

Local Unions have to help find ways to enhance services while making money. *Plymouth Township* is attempting to explain this to their elected leaders in a way to provide Fire Based EMS instead of a private employer. *Northville Township* is soon to start up Fire Based Transport as part of their services. All of this brings in needed dollars to the community while providing the best care.

Locals from across the state are working hard for Election Day in November. The needs are high. Depending on the vote, at least one local in the 4th, *Brownstown Township*, faces elimination of the entire department. These are not days of talking about new taxes but renewing current millages should be able to get done one would think. Unfortunately, nothing is a given these days.

Ecorse, and possibly *River Rouge*, are facing a visit from an emergency financial manager appointed by the governor. This is the second time in recent years for *Ecorse*. It seems that every time they come up to breathe they get hit again. And what can be said over how the *Morrë* local has been faring this last year?

With a dire threat of a loss of more revenue sharing from our leaders in Lansing, there may be even worse outcomes from bedroom communities that live primarily on household taxes as funding their budgets.

Many of our friends, families and neighbors are dealing with the economy in ways that are unfathomable. Losing homes and jobs are things that were never part of the dream that was promised us. We need to be there for them as we struggle daily to do what we can to protect and serve them.

Our locals will make it through. Some may be different looking; some may act a little differently. None the less, as always, when the smoke clears we will be there.

Fortunately, one of the biggest cards we're holding is the ability of the MPFFU executive board along with our lobbyists,

"Certainly, all of us know that we are in hard times. This does not mean, however, that devastation is the norm. This is not the first time that tough finances have hit Michigan."

Kelley/Cawthorne, working for all of us every day in Lansing. When we can't get the message through at home, they are there with our governor and legislative representatives.

Fire Fighters Day

There have been times recently where we went on our own. Our Fire Fighters Day in Lansing went extremely well. There were many diverse groups showing all the different levels of service, a hot dog lunch and presentation in the front of the Capitol that included *Lieutenant Governor John Cherry*, *State Representative Andy Neumann* and others.

We had the front of the Capitol populated with open air tents, demonstrations and firefighters from across the state to shake hands, renew acquaintances and explain some of the procedures and activities we supply. It was a beautiful sunny day and everything went off without a hitch. *Melissa Yutzg* did a great job organizing the event and making sure the correct message went out. That was the biggest group of legislators sitting down with firefighters that I have seen in quite a long time.

Ann Arbor Simulator

On September 18th, the *Ann Arbor* local sponsored a Flash-Over Simulator on site. Over three days, many firefighters, civilians and politicians were given a hands-on ability to get an idea about what we do. It was interesting to meet so many positive people that support their fire service. More, in talking with some elected officials, it was interesting to see how they grasped what we were explain after seeing our men and women come out of the simulator a little cooked up.

Good job by the local leadership in giv-

HOT NEWS FROM THE DISTRICTS

ing training and tying in PR and PAC. Everyone one I talked to came out with a new appreciation for what firefighters go through.

Dearborn Fire Fighters

The next night, *Dearborn Fire Fighters* put on a 75th Anniversary dinner-dance at the Hyatt. It was a first class evening with great food and entertainment. The Dearborn local has always been on the labor forefront. They have fought many battles over the decades and set the standard for Michigan locals to observe and follow. They are

the definition of solidarity.

IAFF Trial Boards

Currently, there are three IAFF trial boards going through the process in the 4th District. This is a very difficult thing to be involved in, but, the Constitution and By-Laws we write at our conventions must be enforced. These violations have risen to a level that needs to be addressed.

This is not personal. By that I mean that there is nothing against these individuals except charges that the IAFF Constitution and By-Laws are being broken. As *General*

President Harold Schaitburgr opined to the International Association of Fire Chiefs, we are a club with rules.

If someone doesn't like the rules either change them or don't belong. These rules are made to keep us and those we protect safe and to move labor forward. It's that simple. The results will more define what some members say are ambiguous. Michigan's IAFF members need to have clear language that is obvious to all to interpret.

5th District

5th District VP

W. James Leve
10016 West J Avenue
Kalamazoo, MI 49009
269-375-9301 (home)
269-375-2551 (fax)
269-720-8499 (cell)
mjflvp5@aol.com



hour or two hours total straight time per 28 day cycle. The law further states that the 212 hours is for "actual hours worked". Therefore, if you were to take a sick day and then work an extra shift during that 28 day cycle your employer would not have to pay you overtime, only straight time, **unless** your contract states that paid time off is considered as actual hours worked for the purposes of calculating overtime. This would include vacation time, sick time or any other paid time off.

Most wage scales in our locals use annual salary ranges and divide this amount by the number of hours worked to determine your hourly rate for the purposes of calculating overtime. This rate may differ among locals due to their schedules, be it 56, 54, or other average work week. The Fair Labor Standards Act requires payment for overtime, in excess of the 212 hours, at a rate that includes not just base wage, but also bonuses such as longevity, shift differential, holiday pay, EMT or Medic bonuses, to name a few. Adding all of these bonus together and calculating their value at one and half times can conservatively amount to \$3.00 per hour or more added to the overtime calculation. One 24 hour shift could be worth \$75.00 or more in additional payment to you.

The statute of limitations for violation of the FLSA is two years and further states that the statute of limitations is three years if the violations are willful, deliberate or intentional. Ron Helveston won a case for Allen Park in 1999 for FLSA violation and they were awarded two years back pay and

"The International through its legal department deals with FLSA violations all the time and needs to know if you and your local have an FLSA issue. They can assist you with filing the correct way."

also attorney costs and fees.

The International through its legal department deals with FLSA violations all the time and needs to know if you and your local have an FLSA issue. They can assist you with filing the correct way. If you think your employer is not calculating your overtime correctly you need to contact your District VP to assist with getting the International involved. Make sure the International gets involved before calling your local's attorney because if your own attorney is involved the IAFF may not be able to assist.

I want to thank Ed Hosmer, our Eastern Trustee, for allowing me to plagiarize some of his notes that his department uses on FLSA issues. Ed also has developed worksheets that are helpful to both the local and employer in understanding and performing FLSA calculations. He is willing to share those with anyone interested. I also have those forms and would be willing to share and help anyone with their FLSA questions or problems.

Several years ago I wrote an article on the FLSA (Fair Labor Standards Act) and how your municipalities may not be paying you the correct rate for overtime. I have had several discussions with different locals and would like to review that information as there are many new members and boards that may not be aware of these calculations and the law governing them.

First of all there are two different types of FLSA overtime. They are FLSA Overtime for regular **scheduled** hours and FLSA Premium for all hours worked in excess of 53 hours per week. As you know or should know, you are paid overtime for all hours worked in excess of 53 hours in a work week or 212 hours in a 28 day cycle. That cycle may differ from department to department but the normal cycle is 28 days. If your schedule results in an average work week of 54 hours then the employer would be liable for one hour overtime per week or four hours in a 28 day cycle. But since you are already being paid straight time for 54 hours (or one hour over the 53 hour maximum) the employer would only be liable for ½ hour additional per week for that one

HOT NEWS FROM THE DISTRICTS

6th District

6th District VP

Mark Docherty

54465 Meadow Crest Circle

Chesterfield, MI 48047

586-716-8264 (home)

586-716-3845 (fax)

586.243.9829 (cell)

markdocherty@comcast.net



Greetings from the Sixth District! I would love to be able to provide a happy positive report, but that just is not the case. Many locals throughout the district are under attack and struggling to survive. Some are in negotiations and facing concessionary bargaining and some even have contracts and are providing concessions to keep members on the job.

Municipalities are facing plummeting revenues through decreased assessments, revenue sharing cuts, investment losses and loss of commercial/industrial base. Due to this, municipalities are slashing their budgets in attempt to balance them. I know I sound like a broken record, but here it goes again. We **need** to be politically active. In these times you need to be talking to your city councils and township boards. I see too many members getting pissed off at them and not keeping an open line of communication. This only exacerbates the situation. We need to be involved and continually educating our community leaders in the proper way to prioritize the cuts. We also need to keep the community involved and informed of what cuts are taking place.

This doesn't mean we won't see any cuts; it just means that the cuts should be realistic and appropriate. Remember, one of our primary responsibilities as a union is to bargain our safety. And as we all know the fewer personnel we have on a scene, the greater the risk of injury or death. Many locals were so poorly staffed to start with, now they are facing even further cuts. The even scarier issue is that there is no end in sight yet. Even when the Michigan economy starts to turn around, it's going to take at least two years before property assessment increases actually begin to show as revenue in the budgets of the municipalities. Also don't forget that proposal A has

property assessment increases capped at inflation or 5% whichever is greater. This will slow the increase and delay our recovery. It truly may be decades before we get back to where we were before, if ever.

One issue that we are all facing is the tiering of new hires. Many municipalities are using the poor economy to attack our pay, benefits and pensions. I'm sure we are all in agreement, that is something we don't want to do. Although in reality, sometimes it's something we have to do! We have to hope that when times get better, we can eliminate the tiers and get everyone on the same level again. Two issues I would like to talk about are Defined Compensation Pensions and retiree health care savings accounts to fund retiree health care when new hires retire. We are seeing many communities pushing hard to get these tiers for new hires and eliminate their legacy costs. There is one big question that needs to be addressed when these tiers are put in place. What happens when someone is disabled or killed in the line of duty? What happens to them or their family when all they are left with is a small DC pension and a small health care savings account to pay for health care? Imagine you have five years on the job and you are permanently disabled on duty. Unable to work, forcing you into retirement with only what was paid into your DC plan. Now you are kicked off the city medical insurance and given your small retiree health care savings plan and told to go get your own medical insurance. The amount of money in the account would probably not even pay for a couple years and unless changes are made at the national

"Remember, one of our primary responsibilities as a union is to bargain our safety. And as we all know, the fewer personnel we have on a scene, the greater the risk of injury or death."

level, you would have a preexisting condition and the new company may not even cover your injury. We all go to work with the understanding that we may have to risk our lives to save another, knowing that our families will be taken care of if we have to make the ultimate sacrifice. How do you think a new hire will feel? Always consider tiering the defined benefit plan before going to arbitration over a DC plan. Any DB is better than a DC! And find any way to keep them in the city health care plan upon retirement. Consider premium sharing or prefunding a certain percentage of payroll throughout their career.

In closing, please don't forget to call your District VP if you need assistance or advice. That's what we are here for. The IAFF and MPFFU have many resources and can provide invaluable assistance. Also don't forget to send in to Terry any modified contracts if you have made any major concessions mid contract. This information is very useful to other locals that are facing the same situations. Take care and keep up the fight! We will get through this!

You too, can be a contributor!

It's very easy to do. Just send us a story, a picture, or both. It can be about anything that is going on in your local or general information that has something to do with unionism or being a firefighter (union event or of fire, rescue or EMS incidents involving local members) and we will publish it on the web and/or magazine.

Please submit your material ASAP to: MPFFU, 1651 Kingsway Court, Suite E, Trenton, MI 48183-1959

Phone: 1.800.886.7338 • Fax: 1.800.454.1757 • Email: tchesney@mpffu.org

Note: I also wish to remind you that it is the policy of the MPFF editorial staff to not publish any information that is sent anonymously.

Michigan Fire and EMS Awareness Day

On September 10, 2009, the Michigan Fire Service Coalition hosted a Fire and EMS Awareness Day on the grounds of the State Capitol in Lansing. The purpose of the event was to educate legislators and the public about the multiple roles and responsibilities that are expected of firefighters on an everyday basis. Several different stations were exhibited so that the duties and necessary equipment could be seen by everyone. Firefighting, EMS, Haz-Mat, High Angle Rescue, Water Rescue, a driving simulator, and Urban Search and Rescue stations were just a few of the featured tasks. A press conference took place at noon and several legislators spoke about the need for adequate funding for the fire service. Lt. Governor John Cherry, Senators Mike Prusi and Randy Richardville, and Representative Andy Neumann were the featured speakers. MPFFU First District VP Kevin Pirlot and Norton Shores Fire Chief David Purchase spoke on behalf

of the fire service. State Fire Marshal Ron Farr was also in attendance. After the press conference, Legislators and their staff were provided lunch prepared by firefighters. Members of the fire service, including many MPFFU members also took the opportunity to visit with their legislators and to urge them maintain revenue sharing funds during the state budget process. The Fire Service Coalition is a group of fire service organizations consisting of the Michigan Association of Fire Chiefs, the Michigan Fire Service Instructors, the Michigan State Firemen's Association, the Michigan Fire Inspectors Society, and the Michigan Professional Fire Fighters Union. The MPFFU would like to thank everyone that took part in this event with special thanks to the members of *LansingLocal 421* and their Fire Chief Tom Cochran, and a very special thank-you to Melissa Yutzey from Kelley Cawthorne for coordinating the entire event.



Michigan Fire and E



EMS Awareness Day





Downriver Locals Conduct IAFF Fire OPS Program

On October 10, 2009 over 30 members from 8 downriver locals, including *Allen Park, Lincoln Park, Melvindale, Wyandotte, Ecorse, Taylor, Brownstown and Trenton* worked together to present the International Association of Fire Fighters Fire Ops 101 program. The program was designed by the IAFF to provide elected officials and members of the media an opportunity to experience a day in the life as a firefighter, a chance to “feel the heat”.

The program took place at the Michigan Institute of Public Safety Education Training Center. The new \$12 million facility is located at the Wayne County Community College District Downriver Campus in Taylor.

16 local elected officials along with two employees from Accumed Billing and a reporter from the News Herald Newspaper, donned full turnout gear and completed four different scenarios. The scenarios included an EMS station where participants responded to the second story of a building and found a patient there who was in cardiac arrest. Here they had to begin CPR apply an AED and carry the patient down from the second floor. Another scenario included using the “jaws of life” to extricate a simulated trapped patient from an automobile. In the third scenario we had the people catching a hydrant pulling a pre-connect and advancing the line to extinguish a car fire. The final scenario people were put in groups of two and conducted a search and rescue in the burn simulator where temperatures reach nearly 700 degrees. After finding the victim they had to drag the victim to safety and extinguish the fire.

Following the completion of the scenarios everyone was given an opportunity to ride in a 100’ aerial. And just when they thought they were done and it was time for lunch they realized all the hose still had to be re-packed and the equipment put back into service. Group photographs were taken and lunch was provided while we “critiqued” the incident.

Based on the reaction and comments received from the participants, the day was a huge success. One councilperson from Ecorse stated she now had a “better understanding of the need for minimum staffing levels.” She went on to say “Every elected official should be required to attend the Fire Ops program.” We also received three excellent articles from News Herald beat writer Rene Cizio. You can read those articles on the MPFFU web site.

In the days following the event union leaders from the different locals attended their local council meetings and presented participants with a certificate of attendance and gave them the fire helmets they used that day.

Everyone involved put in a lot of time and effort to make this event so successful, we hope to do this annually and give the opportunity for all elected officials downriver to attend.



“One councilperson from Ecorse stated she now had a “better understanding of the need for minimum staffing levels.””

POLITICAL ACTION FUND CONSENT FORM

2010 Affirmative Consent For Political Contributions

Section 55(6) of the Michigan Campaign Finance Act provides that a "Labor Organization may solicit or obtain contributions for a separate segregated fund established on an automatic basis, including but not limited to a payroll deduction plan, only if the individual who is contributing to the fund affirmatively consents to the contribution at least once in every calendar year."

I, _____, authorize the Secretary- Treasurer of the MPFFU to deduct \$_____ on the _____ of each month for the purpose of making a political contribution to the Michigan Professional Fire Fighters Union PAC Fund.

I want these funds deducted from:

- Checking account (voided check attached)
- Savings account routing # _____ Account # _____
- Credit card (Visa/Mastercard only) account # _____ Exp.Date _____
- Billing Address for Credit Card: _____ Zip Code _____

THIS CONSENT IS FOR THE CALENDAR YEAR 2010.

Signature: _____ Date: _____

Local Name and Number: _____ Shirt Size: _____

Mail to MPFFU, 1651 Kingsway Ct. Ste E, Trenton, MI 48183

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Protect the wages, rights, and employment you enjoy through Political Action!

Choose your level of support!

Superior \$100.00*

Your name in the MPFFU News, a MPFFU Fire PAC Lapel Pin, an MPFFU License Plate Frame and a MPFFU Fire PAC Golf Shirt.

Huron \$50.00*

Your name in the MPFFU News, a MPFFU Fire PAC Lapel Pin, and a MPFFU Window Cling.

Michigan \$75.00*

Your name in the MPFFU News, a MPFFU Fire PAC Lapel Pin, and an MPFFU License Plate Frame.

Erie \$25.00*

Your name in the MPFFU News, and a MPFFU Fire PAC Lapel Pin

I want to make an individual contribution to MPFFU Political Action!

Name _____

Address _____

Local # _____

Erie _____ Huron _____ Michigan _____ Superior _____

Shirt Size _____

* Personal checks only made payable to MPFFU Fire PAC

Mail to MPFFU, 1651 Kingsway Ct. Ste E, Trenton, MI 48183

2009 Contributors to the MPFFU Fire PAC Fund

Listed below are the names of MPFFU members that have contributed to the FIRE PAC fund during 2009. These members realize the importance of political action and understand the importance of contributing financially to insure that friends of firefighters get elected to office. Names with an asterisk next to them are monthly contributors through the electronic contribution program. This program makes it easy to contribute on a regular basis via your checking or savings account or with a credit card.

Just fill on the form on the preceding page and send it to the MPFFU office or call 1.800.886.7338 and we can take your information over the phone. If necessary, you can stop the electronic contributions anytime you desire to do so. As you read this issue of the **Michigan Professional Fire Fighter** magazine, take a moment to consider the importance of political action. Please give serious consideration to making a contribution today! Thank-you.

- | | | | | | |
|----------------------------|-----------------------------|-----------------------------|-----------------------------|-------------------------------|-----------------------------|
| <i>Shaun Abbey*</i> | <i>Keith Clancy*</i> | <i>Jdn Guthrie</i> | <i>James Like*</i> | <i>Robert Peterson*</i> | <i>Brian Switzer</i> |
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| <i>Stephen Adamczyk</i> | <i>Curtis Clements</i> | <i>Randy Hall</i> | <i>Timothy Longlett</i> | <i>Aileen Pettinger</i> | <i>Christian Syan</i> |
| <i>James Adams</i> | <i>Robert Colby</i> | <i>Scott Halleck</i> | <i>Robert Loring</i> | <i>Robert Phillips</i> | <i>Matthew Tallman</i> |
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| <i>Scott Allers</i> | <i>Gregory Coplai</i> | <i>Bruce Hamilton</i> | <i>Duane Lowe</i> | <i>Joseph Placido</i> | <i>Richard Terrell</i> |
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| <i>Phillip Autsema</i> | <i>Jack Cushman</i> | <i>Tarence Harrel</i> | <i>Steve Makowski</i> | <i>Eric Post</i> | <i>Tracie Thompson-Dawe</i> |
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| <i>John Barstad</i> | <i>Donald Dettling</i> | <i>Dari Hines</i> | <i>Corey Mates*</i> | <i>Chris Reynolds*</i> | <i>James Valigura</i> |
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| <i>Adam Burton</i> | <i>Jdn Fauls</i> | <i>Adam Kowalski</i> | <i>Michael Muller</i> | <i>Mark Semaan</i> | <i>Mickey Wiewiara</i> |
| <i>Timothy Callahan</i> | <i>Bryan Fethke</i> | <i>Daniel Kriegbaum</i> | <i>Jdn Mulready</i> | <i>Brendt Sheridan*</i> | <i>Robert Wight</i> |
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| <i>John Case</i> | <i>April Fuller</i> | <i>Christopher Lake</i> | <i>Patrick O'Brien</i> | <i>William Smith*</i> | <i>Matthew Wyszczelski*</i> |
| <i>William Case*</i> | <i>Larry Gakle</i> | <i>Keith Lamphear</i> | <i>Kevin Olerani</i> | <i>Michael Springer</i> | <i>David Zurawski*</i> |
| <i>Andy Casperson</i> | <i>Larry Gambotto</i> | <i>Scott Langlois</i> | <i>Anthony Orszyszczak</i> | <i>James Stachlewitz</i> | |
| <i>Chris Caton</i> | <i>Leann Garver</i> | <i>Carl Laubach</i> | <i>Fred Osborn</i> | <i>Andrew Stager</i> | |
| <i>John Cayo</i> | <i>Tim Garver</i> | <i>Brian Ledford</i> | <i>Glenn OSuch</i> | <i>Todd Stevers</i> | |
| <i>Daniel Chadwick</i> | <i>Timothy Georvassilis</i> | <i>Anthony Lelo*</i> | <i>Nathan Papinaw</i> | <i>Brandon Stinnett</i> | |
| <i>Bern Chandler</i> | <i>Mark Gerbo</i> | <i>Todd Lemke</i> | <i>Stephen Parsell</i> | <i>Alan Stockwell</i> | |
| <i>Kenneth Chapman</i> | <i>David Grenwood</i> | <i>Andrew Lenaghan</i> | <i>Gus Parsons</i> | <i>Christopher Stoecklein</i> | |
| <i>Ran Charby</i> | <i>Bakos Gross</i> | <i>Jeffrey Lentz</i> | <i>Daniel Paszkiewicz</i> | <i>Scott Stoker</i> | |
| <i>John Charvat</i> | <i>Scott Gross</i> | <i>Jdn LeRoy</i> | <i>Lawrence Petersen</i> | <i>Craig Strauss</i> | |
| <i>Tarence Chesney*</i> | <i>Bryan Guinn</i> | <i>Jim Leve*</i> | | <i>Ryan Swick</i> | |

*** contribute through the monthly EFT program**

Opposition to Consolidation of Fire and Police Departments

A Position Statement of the International Association of Fire Fighters (IAFF)

Current economic conditions have led to pressure for municipal governments to reduce costs. Among the national trends being promoted by some public administration and management consultants is the consolidation of critical public safety functions.

The IAFF opposes the consolidation of fire and emergency services departments with local law enforcement agencies, including the transition to public safety officers who are cross-trained to perform both fire/emergency medical services and law enforcement functions.

The IAFF opposes consolidation of fire and police departments for the following reasons.

- The basic mission of fire/EMS and police departments is vastly different. Despite a shared goal of public safety, the mission, objectives, tactics and threats remain separate and distinct at both an operational and public expectation level.

- Activities of police vs. firefighters/paramedics require different protective equipment and vastly different training.

- The consolidation concept breaks up the 'company unit' which is the basic functional unit of a fire department. The Company unit conducts time critical first-intervention in all hazards. In comparison, police officers often respond as individuals or in teams of no more than two in a single vehicle. These small numbers are unacceptable for fire ground first response.

- Consolidation exchanges the team concept for individual action. Individual action on a fire or EMS scene is not tolerated and too often met with fatal consequences. Individual action in the fire service arena leads to inefficiency and chaos.

- On scene operations become confused. For example, a PSO on the scene of an alcohol induced motor vehicle crash with multiple injuries will have to decide whether to control traffic and begin a po-

tential criminal investigation or whether extricate a patient and provide medical care.

- Attempts to consolidate fire and police have traditionally been associated with attempts to cut costs of public service in a community. In reality, the volume of police responses, as well as fire/EMS responses are high. Any jurisdiction with anticipated population growth or land expansion would find that the volume of responses alone will require additional resources regardless of the umbrella under which they are deployed. Therefore, the greater issue is 'service quality'. To date, reports from communities using the PSO concept of public service deployment reveal poor morale, low efficiency and lack of quality.

- Instead of moving toward consolidation without appropriate insight from making such a decision, local decision makers should consider the fire department accreditation process. The accreditation process was developed by the IAFC and the International City Managers Association (ICMA) in the early 1990's and continues to be the premier process for assessing fire department resources and performance. The accreditation process includes a community risk assessment which is essential prior to any emergency response system resource change. The overall goal of the accreditation process is to develop a long term quality improvement plan for fire departments including cost considerations.

Conclusion:

Fire, EMS and law-enforcement staffing models are diverse and complex and cannot be based on attempts to establish a cheaper method of service delivery without regard to overall system impacts. The IAFF is opposed to consolidation, which offers a false short-term hope and real long-term problems. Quality of service should never be sacrificed and preventable loss of life should not be dismissed to balance a bot-

"The IAFF is opposed to consolidation, which offers a false short-term hope and real long-term problems. Quality of service should never be sacrificed and preventable loss of life should not be dismissed to balance a bottom line. Economic changes in the local economy are just one of many challenges faced by the fire and emergency service. It is the position of the Association that any consolidation of Fire and Police organizations would further harm resource deprived communities."

tom line. Economic changes in the local economy are just one of many challenges faced by the fire and emergency service. It is the position of the Association that any consolidation of Fire and Police organizations would further harm resource deprived communities.

Alternatively, management and labor should work collaboratively to seek real solutions to building strong and efficient departments, based on data-driven models, which can leverage the highs and weather the lows of these natural and ever-present economic challenges. Community leaders are encouraged to require their local fire departments to engage in the accreditation process offered through the Center for Public Safety Excellence. More information on accreditation may be viewed at publicsafetyexcellence.org

Public Safety is a cancer on professional fire departments. Just like cancer, early detection is the key to beating public safety and early detection starts with a self examination. Locals should use the following profile to see if they are susceptible to a public safety threat.

PUBLIC SAFETY DEMOGRAPHIC PROFILE

If your local fits 2 or more of the following you may be at risk!

- Single fire station location, usually in a city complex with police department.
- Less than 100 actual/reported fires (MFIRS)
- Land locked, older city (usually less than 5 square miles)
- EMS at basic level transport or first responder
- Private based EMS in the city
- Part-time paid fire personnel with full time career fire fighters
- Little or no political action activities
- Existing PSO director or weak city charter language for separate fire chief, or hiring of new PSO director position
- Declining population and/or tax base
- City population less than 20,000 residents
- Large percentage of fire and/or police employees near retirement
- Close proximity to an existing PSO department
- Mayor, council, police chief, fire chief, city manager or other city official with a public safety background or affiliation
- Low fire department productivity (not involved in: code enforcement, outdoor training, public fire education, company inspections, etc.)
- Real or perceived crime problem
- Poor labor management relations, and numerous grievances and contract disputes
- Little industrial base in the municipality (less than 6% of land use)

Issues are not listed in order of importance!

Is Your Pension Protected?

By Maria Marcovechio
Personalized Planning Concepts, LLC

The MPFFU has some of the best trained and skilled firefighters in the profession. You've worked hard to support and build a solid foundation for your future. And while your jobs potentially put you at risk every day, are you aware of the hidden risks to your financial future? Many people overlook the threat of diminishing pensions and savings due to a future need for care at home or other long term care assistance. It is estimated that more than 50% of people will need services of this nature, with an average cost of care being nearly \$3,000 per month. Because of this, the MPFFU is pleased to offer a discounted Long Term Care Insurance solution to help you and your families avoid this very real hazard.

So What is Long Term Care?

Long-Term Care services are simply designed to assist someone who has lost some or all of the ability to care for oneself due to an illness, an accident or simply the frailty of aging.

Long-term care includes a wide range of services which help people maintain the normal activities of daily living: such as bathing, continence, dressing, eating, toileting and transferring (like moving from a bed to a chair or from a chair to standing, etc.). Long-term care services can be provided in your home, in and through community resources, or in a formal setting such as a nursing home or assisted living facility.

Who Needs Long Term Care & Where is Care Given?

Long Term Care is given to an individual whose disability lasts for more than a period of 90 days. Children, adults, teenagers or seniors, anyone is at risk of needing some form of long-term care services. About 1 out of every 2 American is at risk of needing some form of long-term care services in their lifetime. Over 70% of care given today is given in a home setting. But care can also be given in facilities such as

nursing homes, assisted living, adult day cares and hospice centers.

Considering the Risk...Why is Long Term Care Important? True or False - Long-Term Care Insurance is something that only older people should consider.

The answer is unequivocally *Fake*.

A frequent misperception is that long-term care insurance is only for the elderly or infirm. In reality, 40% of people receiving care today are between the ages of 18 and 64.¹

It's not hard to imagine why such is the case: automobile and recreational accidents (skiing, horseback riding etc.) or illnesses such as Multiple Sclerosis, Parkinson's Disease, or Muscular Dystrophy can all cause complications. Many of us can think of incidents in which younger individuals have had life-altering situations in which care will be needed for the rest of their years.

With so many working-age adults requiring long-term care services, it is easy to see that Long-Term Care Insurance is a product that everyone, regardless of age, needs to carefully consider as an addition to his or her risk management planning.

Some people believe their Disability Income Insurance provides coverage if long-term care services are needed. However, Disability Income Insurance is normally designed to provide income so you can continue to meet your everyday bills and financial needs; it is usually not sufficient to pay also for long-term care services.

If you are not financially prepared for a long-term care need, your care options may be limited. Perhaps family members can help? Certainly family will want to help, but many family members today are either not geographically close enough to participate or are not in an economic position to assist financially. So, what do you do? Another option may be Medicaid.

Long-term care services are only covered by Long-Term Care Insurance. It seems simple enough, but it bears repeating: *long-term care services are only covered by Long-Term Care Insurance.*



1. National Long-Term Care Clearinghouse, June 2008

What about Medicare/Medicaid?

Medicare: Most people think that Medicare will pick up all or some expenses related to long term care. The truth is that Medicare only picks up the first 100 days of skilled care. The first 20 days, Medicare pays 100%. On day 21-100, a deductible of \$134 per day must be met before Medicare will pay the balance. *After 100 days, Medicare pays nothing.*

Medicaid: Medicaid is a state and federally funded program designed to assist low income people who cannot afford to pay medical care. In order to qualify one must meet certain income and asset requirements. If you exceed these certain monthly income or asset requirements, you will not be eligible to receive Medicaid benefits. If you are unable to meet Medicaid asset limits at the time you need care, you may do what is known as "spend-down" in order to meet the required limits. This means you spend your assets on long-term care services until you exhaust your assets and meet qualifying limits.

Educate Yourself

Some disability type policies out there today do not cover disabilities and or conditions that were a result of an *on the job injury or previous medical condition*. Long Term Care pays for care you need regardless.

An individual long-term care insurance policy that can help you safeguard your financial independence against the high costs

commonly associated with long-term care. It can also offer you greater freedom of choice in the type of care you receive and where it is provided.

The IAFF encourages affiliates to remind retirees about the HELPS benefit to pay for Long-Term Care Insurance

Under the benefit, the IRS will allow retired firefighters to exclude from income distributions made from eligible retirement plans up to *\$3,000 annually* to pay the costs for accident or health insurance or *long-term care insurance. The funds can cover the retiree, spouse or dependents.* The distribution must be made directly from the retirement plan to the insurance provider. Eligible retirement plans include qualified trusts, section 403(a) plans, section 403(b) annuities and section 457(b) plans. For more information on how you can receive this tax-free distribution to pay for your long term care coverage please visit: [http://www.iaff.org/ET/HELPS/IAFF%20FA Q.pdf](http://www.iaff.org/ET/HELPS/IAFF%20FA%20Q.pdf)

The MPFFU Discount Rate for Members

The MPFFU now offers long-term care at a discounted rate for members and their families. Contact our MPFFU long-term care specialist to see if long-term care is right for you. Protect your financial future and your pension.

About Maria Marcovecchio
As President of Personalized Planning Concepts, LLC; Maria Marcovecchio offers over 10 years of experience as a long-term care specialist. With offices in Taylor & Southfield Michigan, Maria helps individuals plan and protect their retirement.

Find out if you qualify for the **MPFFU** discounted **Long Term Care** plan by calling **800.278.6013** or visit us at personalizedplanningconcepts.com or email at mariam@ppanningconcepts.com

Click on Quote Request and enter: **MPFFU** as the referral source.

All consultations are free and confidential. In home or over the phone appointments are available. Qualified MPFFU members and families receive a member discount when approved.

Bylaws; What are They and Where are They?

By Jeff Bloom L-116
Education & Training Committee

Bylaws, what are they and why do we need them? Bylaws are the basic guide line for the operation of your union. Bylaws layout who is eligible for membership and when they can join. They also layout the time and date for membership meetings. How special meetings are called and posted. What is necessary for a quorum, for a regular meeting or an executive board or stewards meeting. What rules of order do you follow? Is it Attwood's, Robert's rules of order or is it the loudest talker or the one that can talk the longest without taking a breath?

The officers of the local and their duties should be listed. Also, who is eligible to run for these positions? What are the terms of the posted offices and when do the new officers start in their new positions? How are nominations posted? Both how long and where so everyone knows when and where the nominations will take place. List the times the polls will be open so someone doesn't miss their chance to vote. This also avoids a problem of someone saying they thought the polls would be open later or accusing someone of closing a poll early to exclude someone. Is there an election committee to watch over and certify the election? This will also help to avoid problems down the road. Do you have a set time for ballot preservation? Are there measures for what to do if someone resigns from a position? Do you hold a special election; do you go back to the previous election results and take the next person in line? This is much easier to handle ahead of time, rather than trying to figure it out during deer sea-

son or the middle of summer vacations.

How are stewards picked, are they appointed or elected? Are there a certain number per shift or per station? Who files the grievance, can any steward file one? Do grievances get voted on before they are filed? What is the appeal process if the stewards deny a grievance? What steps are taken before a grievance goes to arbitration? Can the stewards take a grievance to arbitration or does it need to be approved by the executive board?

What are the standing committees of your local? How are positions on the standing committees and special committees filled? Who is on the bargaining team and how are they elected or appointed?

Who speaks to the media on your locals behalf? Is it your local president, what if he is out of town?

This document as any other will probably be a working document, there will always be something that is unforeseen at the time that your bylaws either were or are written. Things change, either your local size has changed (probably smaller) or someone has found a loophole in the system but something has changed. There will come a time when you will need to amend your bylaws, so make a provision for it now. How will they be posted, when can they be changed and will you need a simple majority or 2/3's majority? It is also a good idea to have your bylaws reviewed by your legal counsel and they have to be approved by the IAFF.

These are just a few of the things that probably should be considered when you write or review your bylaws. Most importantly, know where they are.

MPFFU.ORG

Electronic Media – The New Age of Interaction

By Shaun Abby

GrumpyOleMn4323: I'm glad they are going to lay off firefighters to keep the recreation building open. I use the senior center every day and I never call the fire dept. They are overpaid and under worked anyway.

JolyVoly5436: I agree they do get paid too much. I do the same thing but they only pay me to actually fight fires. They don't pay me to sit around and play cards or sleep.

ProFFL-8747: Hey Grump – I hope you have a heart attack while you're playing canasta at the senior center. There will not be anyone to help you when they call 911. As far as pay, we work our tails off and deserve everything we get. As for you Voly, you don't do the same thing. We are paid to be at that station so it doesn't take us 20 minutes to get to one of our 12 alarms we go to every day. I suggest you keep your mouth shut if you don't know what you're talking about!!!

Sound familiar? Web logs or blogs have become the new way anyone can comment on anything they want under the sun. Before I get ahead of myself, I do want to preface this article by clearly stating that I do believe in free speech and freedom of the press. We just have to be smart about it.

Like in the example above, many types of people write things that literally make you want to reach into the computer and shake some sense into them. The hard part is not responding based on emotion alone. I try not to send any e-mails, blogs, etc. while I'm angry. Type the message and then let it sit. Come back to it later, reread it and see how it sounds on its own. You may find all you have to do is tweak it a little. Remember, when you type a blog, you are trying to influence other peoples' opinions. This is usually not going to be the person you are responding to, but the other readers. Getting into a fight over the blog makes you look just as bad. Also, consider your local's public relations policy. If you are making statements as a representative of your local, you should have permission to do so. Is ProFF a member of L-8747 and

speaking for them? You should not use anything to reflect back on a group if you do not have permission to speak for them. I'm using a blog as the example here. This could apply to a letter to the editor or public comment area of a paper as well. Let's have ProFF take another try at the blog.

ProFFL-8747: I understand keeping the senior center open is important. However, the fire department responded there 22 times last year—one fire and 21 medical emergencies. If they close that station the place could burn to the ground and/or someone could die. I am glad the city pays me well enough to take care of my family. We do work an average of 56 hours a week. That is why we have built in down time to rest and eat. We respond to 12 alarms a day and stay very busy with other duties like training and inspections.

The other hot topic I wanted to touch on is social networking.

SA7189: (twitter) I'm writing an article for the MPFFU magazine on electronic media

Does anyone care? For me, probably not. However, I do know we have lots of members that use all of these types of services to keep connected 24/7. While I am not taking anything away from these sites or those that use them, we have to be smart. I have talked to members all across the state and it is starting to become a problem.

The first issue is when to be on these sites. I have had locals tell me that they have members logged into their facebook page from the time they come on duty until they

go home and put everything on their page. I hate beating a dead horse but I will. **Do not use city equipment for personal use!** This includes e-mail, blogs, e-bay, or anything else. The problem has become that we are so connected that we do not see the difference between the computer at the station and the one at home. We just hop on and away we go. The difference is; the one at work can get you in trouble. They can track every site, how much time you were there and provide reports to HR or administration at the click of a mouse.

The second issue is what we are posting. Members post comments about the "awesome" fire they just fought 10 minutes ago with pictures attached. That is great except for the fact it was your kids football coach's mother's house. So to him, it's not very awesome. Also, I have been told about posts about how much we make, overtime we are working for "big bucks" or how they just slept all night—"it's great having a job that pays you to sleep all night". While many of these seem harmless, they can be harmful to the wrong eyes. Many people would say that only their friends can see these posts. One of your friends could be related to a commissioner or GrumpyOleMn4323. This information is posted and can be seen by a lot of people.

I do believe you should be able to write whatever you want. Just be smart about what you post and think about who is reading it. I'm glad Terry has not put an area to blog under my article.





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