

**VOLUNTEER FIREFIGHTER RETIREMENT PROGRAMS:  
A STATE-BY-STATE ASSESSMENT**

**Executive Leadership**

**BY: Robert L. Painter, Fire Chief  
Homer Volunteer Fire Department  
Homer, Alaska**

**An applied research project submitted to the National Fire Academy  
as part of the Executive Fire Officer Program**

**September 2001**

## ABSTRACT

Fire departments, including those in Alaska, are having an increasingly difficult time recruiting and retaining volunteer emergency responders. While many states have recognized the valuable contribution made by volunteers, and legislated programs to reward volunteers with pension-like benefits upon retirement, Alaska has yet to authorize such programs on a state level.

The purpose of this applied research project was to identify which states had any type of authorized retirement program for volunteers that could be used to model a similar program in Alaska.

This study utilized descriptive research methodology to answer the following questions:

1. Which states have legislated or sanctioned retirement programs for volunteer firefighters?
2. How are the various programs funded?
3. What typical forms of qualifiers (points, participation hours) exist for the plans?
4. How many years of service are required by each of the programs?
5. What benefits are available to firefighters upon retirement from these programs?

Information was gathered from multiple sources to compile the answers into a State-by-State comparison matrix (see Appendix A). An introductory letter requesting the information was mailed to each of the members listed within the International Association of Fire Chief's (IAFF) Leadership Directory (September of 2000), as well as extensive searches of each state's legislative internet web sites and legal search engines. When these means either failed to produce answers to the research questions or the answer was

positive to the first research question, additional information was requested. This detailed information was often available from a state's retirement agency, or downloadable from various state internet sites.

Information gathered indicated that 28 states have authorized some type of reward system to recognize length of service, either by a retirement/pension program, annuity program, or length of service award program. Twenty states, including Alaska, have no program in place. Two states, Alabama and Maine, currently have plans before their respective state legislatures pending approval.

Based on the information gathered and the fact that a majority of states have authorized programs, the overall recommendation of this research paper was to present the information to the Alaska Fire Chief's Association for review and possible legislative action. Similarly, pending action to fully fund a Homer Volunteer Fire Department deferred compensation plan should proceed.

## TABLE OF CONTENTS

Abstract .....	2
Table of Contents .....	4
Tables .....	6
Introduction .....	7
Background and Significance .....	8
Relationship to Executive Leadership Course .....	9
Literature Review .....	10
Volunteer Retention Issues .....	10
Retirement Benefit as a Motivational Need .....	12
Pension/Retirement Plan Types .....	13
Procedures .....	14
Research Methodology .....	14
Limitations to the Research Method .....	15
Results .....	15
Answers to Research Questions .....	15
Discussion .....	24

Recommendations ..... 26

References ..... 27

Appendix A (State-by-State Assessment) ..... 29

Appendix B (Sample of Letter Regarding Retirement Programs) ..... 55

**TABLES**

Table 1 (States with Programs, Distribution by Type) ..... 15

Table 2 (States with Programs, Funding Sources) ..... 17

Table 3 (States with Programs, Qualifier Types) ..... 19

## INTRODUCTION

The City of Homer's Volunteer Fire Department is the sole provider of fire and emergency medical services to the residents and visitors of this Southcentral Alaskan community. To date the department has a paid staff of four, which includes a Fire Chief, Assistant Chief, Departmental Services Coordinator, and an Emergency Services Specialist (Firefighter/EMT-III) to support a regular membership of 30 – 35 volunteers. The fire department provides structural fire protection, wildland interface protection, marine firefighting (Homer has one of Alaska's largest small-boat harbors), rescue, and emergency medical services. The department conducts most training in-house and is a State Certified Firefighter I and II training site, as well as being able to conduct medical training to the State of Alaska EMT-III level. Department instructors, both paid and volunteer, also offer their services to other area volunteer fire departments and public safety agencies.

While Homer offers its volunteers many benefits (tuition reimbursement for college course work, free local and statewide training opportunities, and assists with health club memberships fees to name a few) it, along with the State of Alaska, has not established any program to reward members with what may be termed length of service awards or pensions.

The purpose of this applied research project was to determine which of the other 49 states have state supported, authorized, or funded retirement/pension benefit programs for volunteer firefighters and to develop a matrix that provides a summary of the various options available for these programs. The descriptive research method was utilized to answer the following questions:

- 1) Which states have legislated or sanctioned retirement programs for volunteer firefighters?

- 2) How are the various programs funded?
- 3) What typical forms of qualifiers (points, participation hours) exist for the plans?
- 4) How many years of service are required by each of the programs?
- 5) What benefits are available to firefighters upon retirement from these plans?

### **BACKGROUND AND SIGNIFICANCE**

The City of Homer is located on Kachemak Bay in Southcentral Alaska within the South Zone of the Kenai Peninsula Borough. The response area for the fire department encompasses approximately 60 square miles of mostly rural, moderately hilly terrain. The department was begun in 1952 as a function of the local Civil Defense volunteers and later was reorganized as a tax-exempt non-profit corporation. In 1990 the City of Homer, the major financial contributor to the volunteer fire corporation, assumed complete operational and financial responsibility for the fire department, including its emergency medical service functions (transporting, advanced life support level).

Like many departments that rely heavily on volunteers, the Homer Volunteer Fire Department has had difficulties in increasing the size of its volunteer ranks in order to ensure minimum levels of staffing for large-scale incidents, as well as reducing the demands on a handful of core responders for medically related responses. Even with annual recruit classes it has been difficult to bolster the volunteer ranks, rather than just replace volunteers lost due to various reasons: too much of a time commitment, moved away, lost interest, or change in job or family status.

A substantial portion of the annual fire department's training budget is being utilized in replacing members rather than retaining them. In an attempt to change that trend, it is important to review any alternatives that could assist in the retention of trained and experienced members. One of those alternatives is to offer a financial reward to members that remain active with the department. Regardless of the title of the program (length of service award, annuity, deferred compensation, pension, or retirement) programs that a member can rely on to supplement their retirement income may be seen as beneficial and aid in the retention of active members within the organization.

#### **Relationship to Executive Leadership Course –**

As the capstone of the Executive Fire Officer Program, Executive Leadership emphasizes the relationship of the leader within the organization. In the course the student is encouraged to anticipate the needs of the organization and to develop strategies and tactics to overcome obstacles and adversity. As recruitment and retention of volunteers is a nationwide issue, and could seriously impact local operations, this research could have significant implications not only for Homer, but also for the entire state as the fire service endeavors to maintain its volunteer force.

Early in the Executive Leadership course the student learns that “Leaders have the ability to create and articulate a vision that empowers others to transform vision into action, and are social architects who build commitment and coalitions and listen to their constituents” (United States Fire Administration, National Fire Academy, *Executive Leadership*, p. SM 2-3). The vision of a statewide volunteer retirement system could be one of the most important projects undertaken by Alaska's fire service leaders in many years.

## LITERATURE REVIEW

### Volunteer Retention Issues –

Marinucci (1995) reported that only about 6% of the some 30,000-fire departments in the United States were full career or “paid” departments (*The Fire Chief’s Handbook*, pp. 905 – 925). In Alaska, that percentage would be less than half that in the lower 48 states, as only a handful of fire departments manage without at least a volunteer component to supplement the paid ranks. John Buckman (1998), writing for *Fire Engineering*, reports that volunteer or combination departments are seeing an increase in run volumes of up to 50%, while having their ranks reduced by a volunteer pool that is, in some cases, 20% less than previous counts (July). This drain must be addressed in order to sustain the full volunteer or combination department.

Locally, the fire department has seen its membership roster shrink from about 45 emergency service members 10-years ago, to as low as 25 regular responders. These trends are due to many reasons: increased training requirements mandated by OSHA and NFPA standards, economic fluctuations that push/pull members into and out of the community, demands on discretionary time made by family or other personal interests as members age, and ultimately the simple loss of interest (Snook & Olsen, 1989).

As Bob Losyk (1997) writes in *Generation X: What They Think and What They Plan to Do*, one way in which to motivate “X’ers” is “. . . show them you care or appreciate them”. He goes on to find that “X’ers” feel that there is a lack of job security and could perhaps view some type of longevity benefit as a commitment from the leadership in their welfare. (*Public Management*, December, pp. 4 – 7). While a volunteer may not be drawn to join an organization based on a benefit they may never stay around long enough to receive, a pension (even one that pays little) may assist in the long-term retention of volunteers. “Many departments initiate

LOSAP's [length of service award programs] to retain volunteers and reduce the cost to the department caused by high turnover, especially among members with over five years of experience" (Bush, Reade, Schaenman, Philip, & Thiel, Katherine, p. 84). The need to express appreciation for the contributions made by volunteers is effectively demonstrated in the preamble of the State of Nebraska's Volunteer Emergency Responders Recruitment and Retention Act (Nebraska Statutes, § 35-1302):

The Legislature recognizes that volunteer firefighters and rescue squad members have provided fire suppression and emergency response services to their local communities for over a century at only a fraction of the cost to the taxpayers which would have resulted from implementing a system of paid fire departments and rescue squad services. Many cities, villages, and rural areas could not afford the cost of maintaining their current level of emergency response services without the presence of a local pool of committed and dedicated volunteer firefighters and volunteer rescue squad personnel. It is necessary for the public health, safety, and welfare of the people in many Nebraska communities to encourage the recruitment and retention of such individuals as volunteer emergency responders.

The Legislature finds that the duties and responsibilities of the volunteer personnel in fire departments and rescue squads in the State of Nebraska have become increasingly complex and time-consuming, requiring an ever higher degree of dedication to cope with new challenges and technological change. The Legislature recognizes that volunteer fire departments and rescue squads must encourage a high level of training and professionalism among their volunteer personnel in order to respond to these increasingly complex and hazardous responsibilities.

The Legislature finds that Nebraska communities which rely on volunteers to provide fire protection and emergency response services are faced with numerous economic and demographic trends and conditions which make the recruitment and retention of qualified volunteers increasingly difficult and that, as a consequence, some volunteer departments are trying to cope with declining rosters of active volunteers.

The Legislature finds that the recruitment and retention of qualified men and women in emergency response capacities in volunteer fire departments is a matter of statewide as well as local concern and that it is appropriate for the state to assist local political subdivisions in achieving that goal. Further, the Legislature finds that the expenditure of local tax revenue for purposes of the Volunteer Emergency Responders Recruitment and Retention Act will significantly benefit the public health, safety, and welfare in participating cities, villages, counties, and fire protection districts and that such expenditures are for a public purpose.

**Retirement Benefit as a Motivational Need:**

While membership within an emergency service organization may meet several of the basic human needs as outlined by A. H. Maslow, (Belonging and social activity, esteem and status, and self-realization and fulfillment) volunteerism in and of itself did little to meet the lesser needs of safety and security defined as “needs that are concerned with personal safety and security of provisions – the need for self-preservation and the need to ensure future security”. When a benefit is added to the mix of incentives for volunteers, a method to ensure an income for the future, the fire service can better fulfill the basic needs of the volunteer. In fact, according to Maslow’s Hierarchy of Needs theory, a person cannot easily benefit from the “higher” needs readily available in the volunteer fire

service without first meeting the basic physiological needs as well as the safety and security needs of the individual volunteer (Carter, Harry R., & Rausch, Erwin, *Management in the Fire Service*, 2<sup>nd</sup> edition, pp. 53-54).

### **Pension/Retirement Plan Types:**

A review of the literature regarding program types and formats revealed that a popular form of retirement plan is termed a Length of Service Award Program (LOSAP). One program, administered by the Volunteer Firemen's Insurance Services, Inc. (1995) states, "Organizations that have established LOSAP's find them to be an inexpensive and effective way to preserve the volunteer system" (*VFIS Length of Service Awards Program*, p. B 2). In Montgomery County, Maryland, volunteer firefighters and rescue personnel are covered under a LOSAP after electing to participate under Maryland statute. Regulation number 82-91 states, "the intent of the Length of Service Awards Program is to recognize the service which volunteer firefighters, rescuers, medical attendants, and administrative members provide to the citizens of Montgomery County" (August 15, 1992, p. 1).

Other plans reviewed follow more traditional pension plans operated by the various states. For example the State of Oklahoma operates their pension program for volunteer firefighters through the same organization that oversees the retirement system for paid firefighters. Oklahoma Statute § 29-201 states, "The purpose of the Oklahoma Volunteer Firefighters Act, Sections 29-201 through 29-205 of this title, is to provide a uniform system of fire protection for the lives and property of the people of Oklahoma" (*Oklahoma Firefighters Pension and Retirement System, Pension Handbook*, 2000, p. 93).

## PROCEDURES

### **Research Methodology:**

The desired outcome of the applied research project was to develop a clear, concise matrix, summarizing the various types of retirement or pension plans either endorsed, funded or legislatively authorized/enabled by the states. To accomplish this goal it was first necessary to make contact with an individual and/or state agency that could either answer the research questions or provide information of whom else to contact with knowledge in the matter. The initial resource that was utilized in the process was the Leadership Directory, September 2000 produced by the International Association of Fire Chiefs. Within this directory is a listing of Divisional Officers for each area of the country. A letter was drafted (see Appendix B) and mailed to the contacts listed for each of the states contained within the directory requesting information specific to the research project. Of the initial letters sent out to the other states only 13 responded to the inquiry.

The second stage of the research relied heavily on the use of the Internet and began with a preliminary search to locate contact numbers for either the state Fire Marshal or Administrator's Office, or when that proved difficult to locate, a contact within the state's Fire Chief's, Firefighter's, or Volunteer Fire Department Associations. Upon contact with those states that had not answered the initial request for information, it had to be determined if any type of state supported, funded or enabled retirement program for volunteer firefighters existed. If the contact knew the answer to the question, and it was negative, the inquiry stopped there. If the contact was unsure of the answer, or answered yes, it was then necessary to proceed with a more detailed interview or to determine another contact who could definitively answer the research questions. In most cases when the answer was yes, the contacts were able to provide

detailed information regarding the individual programs, or could provide written handbooks, and/or materials that provided specific program information and answers to the research questions.

Upon receipt of the information in either verbal or written format it was then necessary to compile the information into specific categories that could be used to complete the research project and develop the State-by-State Assessment that appears in Appendix A.

### **Limitations to the Research Method:**

One obvious limitation to the research was the inevitable reliance on single source information in many instances. The researcher had to assume that the person(s) contacted could answer the questions with definitive knowledge of what they were saying. In at least one case this process proved fallible, as another contact within the state was able to determine the existence of a volunteer retirement program for the state in question. In addition, after the bulk of the initial letters were mailed, it was discovered that many of the letterhead used contained an outdated email address. Rather than resend the entire mailing it was anticipated that when emails were returned undeliverable the respondents would use traditional mail. This, more than likely, was the primary reason the response to the initial inquiry was so small.

## **RESULTS**

### **Answers to Research Questions**

A complete review of each states program is contained within the State-by-State Assessment compiled and displayed in Appendix A.

Research Question 1. Research indicates that while many states do offer programs that could be classified as “retirement” programs, a number of states do not. Twenty states (40%) reporting had no type of retirement or pension program for volunteers (Alaska, Hawaii, Idaho, Illinois, Indiana, Iowa, Kentucky, Louisiana, Massachusetts, Michigan, Mississippi, Missouri, Nevada, North Dakota, Pennsylvania, Rhode Island, Tennessee, Utah, Vermont, and West Virginia). Two states (Alabama and Maine) have legislation pending that would establish programs for volunteers if endorsed by the legislature this year. The remaining 28 states (56%) have adopted legislation that either empowers local jurisdictions to implement their own programs (mostly LOSAP types), or operate pension/retirement programs through other state agencies such as a Public Employee Retirement System (PERS) or local pension and benefit board (See Table 1).

**Table 1**

**States with Programs, Distribution by Type**

<b>STATE</b>	<b>ANNUITY</b>	<b>LOSAP</b>	<b>PERS</b>
<b>Alabama</b>	<b>Pending</b>		
<b>Arizona</b>			<b>Yes</b>
<b>Arkansas</b>			<b>Yes</b>
<b>California</b>		<b>Yes</b>	
<b>Colorado</b>			<b>Yes</b>
<b>Connecticut</b>		<b>Yes</b>	
<b>Delaware</b>			<b>Yes</b>
<b>Florida</b>			<b>Yes</b>
<b>Georgia</b>			<b>Yes</b>
<b>Kansas</b>	<b>Yes</b>		
<b>Maine</b>			<b>Pending</b>
<b>Maryland</b>		<b>Yes</b>	

<b>Minnesota</b>		<b>Yes</b>	
<b>Montana</b>			<b>Yes</b>
<b>Nebraska</b>		<b>Yes</b>	
<b>New Hampshire</b>		<b>Yes</b>	
<b>New Jersey</b>		<b>Yes</b>	
<b>New Mexico</b>	<b>Yes</b>		
<b>New York</b>		<b>Yes</b>	
<b>North Carolina</b>			<b>Yes</b>
<b>Ohio</b>	<b>Yes</b>		
<b>Oklahoma</b>			<b>Yes</b>
<b>Oregon</b>		<b>Yes</b>	
<b>South Carolina</b>		<b>Yes</b>	
<b>South Dakota</b>	<b>Yes</b>		
<b>Texas</b>			<b>Yes</b>
<b>Virginia</b>			<b>Yes</b>
<b>Washington</b>			<b>Yes</b>
<b>Wisconsin</b>		<b>Yes</b>	
<b>Wyoming</b>			<b>Yes</b>

---

Notes.

Detail reported in Appendix A

Research Question 2. Overall, the most common strategy for funding retirement programs (including Length of Service Award Programs) were a combination of state, local, and member contributions. Of those utilizing state funds to finance this type of retention incentive, the most common source of revenue was collected in the form of taxes on insurance premiums written within each of the states (36% of the states with existing or pending programs). These premium taxes

range from the low of 1% (Georgia) to the high of 50% (Wyoming) of taxes paid to each state by the insurance industry each year. A number of states fund their portion of retirement programs from general fund allocations from the state treasury (See Table 2).

Many programs are funded through local taxes, either assessed solely for the purpose of creation of fire service districts, or distributed by a municipality from those taxes collected for the general fund operations, for instance sales or property taxes.

Ten states authorize funding obtained from the individual member of the plan or allow member contributions to be added to the member's eventual retirement or pension benefit. In many cases any required member contribution may be actually paid for by the sponsoring organization.

Research Question 3. Those states with existing or planned programs had a variety of qualifiers required by participants to enable their enrollment into the retirement or pension systems. Some states only require that a member belong to a recognized fire department, or be carried on the rolls of that volunteer or combination fire department. Those states that permit the establishment of LOSAP's place the burden of establishing specific qualification criteria upon the individual agencies or boards that oversee the specific program for each jurisdiction (See Table 3).

## **Table 2**

### **States with Programs, Funding Sources**

	State	Local	Individual
Alabama (Pending)	Yes (1)		Yes
Arizona	Yes (1)		
Arkansas		Yes	
California		Yes	
Colorado		Yes	
Connecticut		Yes	
Delaware	Yes	Yes	Yes
Florida	Yes	Yes	Yes
Georgia	Yes (1)		Yes
Kansas	Yes (1)		
Maine (Pending)	Yes (1)		
Maryland	Yes	Yes	
Minnesota	Yes (1)		
Montana	Yes (1)		
Nebraska		Yes	
New Hampshire		Yes	Yes
New Jersey		Yes	
New Mexico	Yes (2)		
New York		Yes	
North Carolina	Yes (2)		Yes
Ohio		Yes	
Oklahoma	Yes (2)	Yes	
Oregon		Yes	
South Carolina	Yes (1)		
South Dakota		Yes	
Texas	Yes	Yes	Yes
Virginia	Yes (2)		Yes
Washington	Yes (1)	Yes	Yes
Wisconsin		Yes	
Wyoming	Yes (1)	Yes	Yes

Notes.

1 – Denotes funding from insurance tax or surcharge.

2 – Denotes allocation from State's General Fund.

In many cases the member contribution may be made by the sponsoring agency or department.

On the other end of the qualification spectrum are states such as Delaware that have created specific and quantifiable requirements for inclusion in their retirement programs. For instance, Delaware requires that members attend 75% of all scheduled drills, training, and business meetings, as well as responding to 50% of all emergency responses the department held the member responsible for. The State of Georgia mandates both the minimum number of hours of drill each department must have each month (8-hours) but also requires that members must attend not less than 50% of all drills, meetings, and fires in any calendar year. Both Oklahoma and the State of Washington have verbiage in their statutes that not only place specific qualifiers on departments, but also limit the number of members that could be carried on their rosters or rolls and thereby be eligible to participate in their retirement/pension programs.

The most interesting qualification system in place is the one operated by the State of New York. To qualify for New York's Service Award Program, members must acquire at least 50 points each year. Points are awarded for specified fire department activities such as training, stand-by or sleep-in time at the station, holding elected or appointed office with the department or other recognized governmental or quasi-governmental bodies, participation in responses and "other miscellaneous" activities including performing public education, or fire inspections.

Research Question 4. While each Length of Service Award Program establishes its own criteria for benefits, several required 5-10 years of credited service in order to qualify. One interesting component in many LOSAP's was the provision to "buy back"

previous years of service. In this way a volunteer with years of past service could be recognized for that service at a rate to be determined by each LOSAP.

**Table 3**  
**States with Programs, Qualifier Types**

<b>STATE</b>	<b>Site Specific</b>	<b>Dept. Membership</b>	<b>Training Hours</b>	<b>Response</b>	<b>Other +</b>
<b>Alabama *</b>	<b>Yes</b>	<b>Yes</b>			
<b>Arizona</b>		<b>Yes</b>			
<b>Arkansas</b>		<b>Yes</b>			
<b>California</b>			<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Colorado</b>		<b>Yes</b>			
<b>Connecticut</b>	<b>Yes</b>	<b>Yes</b>			
<b>Delaware</b>			<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Florida</b>		<b>Yes</b>			
<b>Georgia</b>			<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Kansas</b>	<b>Yes</b>	<b>Yes</b>			
<b>Maine *</b>			<b>Yes</b>		
<b>Maryland</b>	<b>Yes</b>				
<b>Minnesota</b>	<b>Yes</b>				
<b>Montana</b>			<b>Yes</b>		
<b>Nebraska</b>			<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>New Hampshire</b>			<b>Yes</b>	<b>Yes</b>	
<b>New Jersey</b>	<b>Yes</b>		<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>New Mexico</b>			<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>New York</b>			<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>North Carolina</b>		<b>Yes</b>	<b>Yes</b>		<b>Yes</b>
<b>Ohio</b>	<b>Yes</b>				

<b>Oklahoma</b>		<b>Yes</b>		<b>Yes</b>
<b>Oregon</b>	<b>Yes</b>			
<b>South Carolina</b>	<b>Yes</b>			
<b>South Dakota</b>	<b>Yes</b>			
<b>Texas</b>		<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Virginia</b>		<b>Yes</b>		
<b>Washington</b>	<b>Yes</b>	<b>Yes</b>		
<b>Wisconsin</b>	<b>Yes</b>			
<b>Wyoming</b>			<b>Yes</b>	

Notes.

\* - Denotes pending programs if approved by legislative action.

Other + - Denotes activities such as: instruction of classes; prevention activities; membership in local, regional, or state associations or boards; or overnight/stand-by shift assignments.

A very common “years of credited service” provision with pension/retirement plans was 10-25 years and 55-60 years of age (18 states with existing or pending programs). Exceptions to this are the proposed plan in Alabama that would allow members to withdraw from the plan at any time and receive 90% of their contributions to the plan, and New York’s plan that allows members to receive a portion of their service award with as little as 5-years of credited service.

Research Question 5. As each LOSAP is able to define their individual benefit, this question was best answered by those agencies with plans in which benefits were set either by legislation or defined by the each state’s established retirement system. Some states (Arkansas, Delaware, Florida, New York, and Washington) pay benefits based upon a scale determined by the years of credited service multiplied by some factor, either a percentage of contributions or a set dollar amount. The remainder of state operated

programs stipulate the amount paid for credited service ranging from California's plan that pays members \$100 per month for life (reduced for service less than 20-years), to Oklahoma's pension plan for volunteer firefighters that pays as little as \$60.80 per month with 10-years of service to the maximum of \$182.40 per month for 30-years of credited service. A few plans stipulate benefit maximums such as those of \$200 per month (Arizona and New Mexico), \$120 per month (Arkansas), \$300 per month (Colorado), \$100 per month (Montana), and \$280 per month (Washington).

One of the highest potential benefits to be awarded by a state plan would be paid to firefighters in Wyoming that have reached retirement age (up to 70-years old) and have 45-years of credited service (\$583.74 per month). Likewise, Georgia volunteer firefighters may receive at least "\$500 per month" if retiring at age 55, with 25-years of credited service. Finally, veterans of the New York Service Award Plan could receive awards of up to \$800 per month (maximum benefit of \$20 per month for each year of credited service up to the maximum of 40-years).

## **DISCUSSION**

It is clearly evident from the research that many states have already recognized the importance of volunteer emergency responders and have legislated means with which to financially reward those experienced and valued members. In the process of completing this evaluation of existing plans, it also became evident that other states are actively pursuing solutions to the ever-growing problem of volunteer recruitment and retention. Several persons interviewed on the subject readily related their attempts to establish retirement programs within their respective states without success. At least two states (Alabama and Maine) currently have legislation pending that, if approved, would establish programs in those states.

The work ahead for the fire service leaders in those states without programs, including Alaska, is to educate, inform, and convince those in elected office of the importance of state-wide recognition for those that provide this important service.

Alaska, with only 3 full-paid fire departments out of 115 registered fire departments, is especially susceptible to downturns in volunteerism (Mark Barker, personal communication, September 18, 2001). As recently as 1999, and continuing today, the State and Regional Emergency Medical Service Offices recognized the problems facing the delivery of EMS within the state (most of which is provided by fire departments) in a “white paper” titled *EMS: A System in Crisis*. This report identified dozens of EMS provider organizations throughout the state that had gone out of business, reduced their level of response, had to heavily rely on neighboring communities to fill-in when the local squad was unable to respond to a page, or had a critical shortage of trained responders.

In predominately rural Alaska, if one community closes its emergency service doors, those responsibilities are passed on to other neighboring communities, or to the State of Alaska, Department of Public Safety (State Troopers). In some cases, response may be delayed for hours while it is decided the best way to respond, if at all. In the case of fire, there is little else to do but stand-by and watch as homes and businesses (often the village store or community center) is destroyed. While the community may pitch in and attempt to “save” what they can, or to keep the fire from spreading, without training, equipment and the expertise that comes from having practiced the skills of firefighting, there is little that can be done.

The State of Alaska has literally lost millions of dollars in small communities due to fire loss that can be directly attributed to lack of training and equipment in fire suppression or the lack of volunteers willing to commit the time necessary to learn needed skills

and/or remain active in a department that may only be needed a few times each year. While a pension or annuity may not entice new members into the fire service, it may be enough to keep experienced members actively involved in their communities.

### **RECOMMENDATIONS**

Because the need and potential risk is so great, the City of Homer is attempting to address the issue of retention on a purely local level. The fiscal year 2002 budget has a request to fully fund a deferred compensation program for our volunteers. This plan, with the pending approval of our City Council, would deposit \$50 per month into a deferred compensation account for each volunteer. There will be a buy-back provision included in the program that would reward members with at least 4-years of previous service. This would back-fund each four years of past service for each year of continued service. In addition, this paper along with the State-by-State Assessment will be presented to the Alaska Fire Chief's Association for consideration and possible action. With the consent and support of the Alaska Chiefs, this issue may make the legislative agenda during next year's session in the Capital.

In an interview with Kathy Stewart, (Program Specialist with the Fire and Rescue Commission in Montgomery County, Maryland) the Length of Service Award Program was discussed in some detail. According to Ms. Stewart the program run by Montgomery County,

while not particularly successful in recruiting new members, has, in her opinion, aided with the retention of their older, more experienced personnel (Personal communication, August 2001). In order to retain our senior members, those with the training and experience to make a difference in response and mentoring those new members needed for continued growth and development of the volunteer service, we in the fire service must learn from the majority of the country and work towards a state supported retirement

benefit program for our volunteers.

## REFERENCES

Buckman, John M. (1998, July). Rewarding volunteers. *Fire Engineering*, 151, 8.

Bush, R., Schaenman, P., & Thiel, K. (1998). *Retention and recruitment in the volunteer fire service: problems and solutions*. (Final Report, p. 84). FEMA, National Volunteer Fire Council, & U.S. Fire Administration.

Carter, Harry R., & Rausch, E. (1998). *Management in the Fire Service* (2<sup>nd</sup> Ed., pp. 53-54). Quincy, MA: National Fire Protection Association.

*Executive Leadership*. (October 2000). Student Manual. U.S. Fire Administration. National Fire Academy. (4<sup>th</sup> Ed., p. SM 2-3).

Executive Regulation. (82-91). Administration of the LOSAP program. Montgomery County Maryland: August 15, 1992.

Losyk, Bob. (1997, December). Generation X: what they think and what they plan to do. *Public Management*, 4-7.

Marinucci, Richard A. (1995). Volunteer, on-call, and combination departments. In J.R. Bachtler & T.F. Brennen (Eds.), *The Fire Chief's Handbook* (5<sup>th</sup> ed., pp. 905-925). Saddle Brook, NJ: Penwell Publishing.

*Oklahoma Firefighters Pension and Retirement System*. (2000). Pension Handbook. (p. 93). Norman, OK: University of Oklahoma Press.

Snook, Jack W. & Olsen, Dan C. (1989). *The Volunteer Firefighter: A Breed Apart*. (Revised June 1993). Fort Collins, CO: Emergency Resources, Inc.

State of Alaska. Section of Community Health & EMS. (1999). *EMS: A System in Crisis*.

Volunteer Emergency Responders Recruitment and Retention Act. Nebraska Statutes. § 35-1302. (1999).

Volunteer Firemen's Insurance Services. (1995). VFIS length of service awards program designed for anytown fire department, plan 1. [Brochure]. York, PA: Author.

Appendix A

**STATE-BY-STATE ASSESSMENT OF VOLUNTEER FIREFIGHTER RETIREMENT PROGRAMS  
As of August 2001**

STATE	PROGRAM AVAILABILITY	FUNDING SOURCE	QUALIFIERS	VESTITURE	BENEFITS
<b>ALABAMA<sup>3</sup></b>	<b>Pending  Legislation</b>	Fee on Property and Casualty insurance (\$6). Volunteer contribution of membership fee of \$10 and a minimum regular fee of \$10 per month.	Any person who is a member of a certified volunteer fire department, who meets all requirements set forth by his or her department, as attested by the chief of that department.	None Noted.  Any member may at any time withdraw from the fund and, upon application for withdrawal, may receive 90% of all amounts paid to the fund.	Any member who is age 55 or older and who has completed at least 20-years of qualified service shall be entitled to an annuity based on the value of his or her account including interest as determined by the actuary.
<b>ALASKA<sup>1</sup></b>	No				

Appendix A

<p><b>ARIZONA<sup>2, 4</sup></b></p>	<p><b>Yes, by Statute</b></p>	<p>Premium Tax</p>	<p>Serve either as a member of a legally organized fire district or as a member of a fire department of any incorporated city or town.</p>	<p>25-years or more, or reached 60-years of age, and served 20-years or more.</p>	<p>Monthly pension not to exceed \$200 per month.</p>
<p><b>ARKANSAS<sup>5</sup></b></p>	<p><b>Yes, Local Police and Fire Retirement System</b></p>	<p>Employer/Agency Contribution, no volunteer contribution.</p>	<p>Serve with a credited department.</p>	<p>At least age 55 and have at least 20-years of credited service; you are at least age 60 and have at least 5-years of credited service; at any age</p>	<p>An indexed \$3 per month X years of volunteer service. (The maximum benefit for volunteer service is \$120/month subject to changes</p>

Appendix A

				with 28-years of credited service.	in the Consumer Price Index).
<b>CALIFORNIA<sup>5</sup></b>	<b>Yes, Volunteer Firefighters Length of Service Award System</b>	Membership under the program is completely paid by the contracting department.	Active participation in all of the following fire department activities: training drill, response to emergency call, and attendance at official department and association meetings.	Member at age 60 and is credited with a minimum of 10-years of service. May accrue up to 20-years of service.	The award shall consist of \$100 per month for life, reduced proportionally for service less than 20-years.
<b>COLORADO<sup>3,2</sup></b>	<b>Yes, by Statute</b>	Authorized mill levy on property values.	Active service.	20-years of active service.	Maximum of \$300 per month.
<b>CONNECTICUT<sup>1</sup></b>	<b>Yes. Enabling</b>	No state funding.	Varied with each	Varied with each	Varied with each

Appendix A

	<p><b>legislation to permit the establishment of Length of Service Award Programs</b></p>	<p>Agencies that establish LOSAP's fund the programs.</p>	<p>LOSAP.</p>	<p>LOSAP.</p>	<p>LOSAP.</p>
<p><b>DELAWARE<sup>3</sup></b></p>	<p><b>Yes. Volunteer Firefighters Retirement Act</b></p>	<p>State, "employer" and member contributions.</p>	<p>Participating members defined as: attending 75% of all scheduled drills; attending 75% of all scheduled business meetings; and participated in at least 50% of all emergency</p>	<p>Age 60 if the member has 10-years of credited service. Any member with 10-years of service shall have a vested right to a pension.</p>	<p>The amount of the monthly pension payable to an eligible member shall be \$5 X years of credited service up to a maximum of 25-years.</p>

Appendix A

			response calls for which the department held him responsible to attend.		
<b>FLORIDA<sup>2,4</sup></b>	<b>Yes. Chapter 175 Firefighter Pension</b>	State, employer and member contribution (if member compensated).	Any person whose name is carried on the active membership rolls of a constituted volunteer fire department or a combination department.	Varies with each department with volunteers.	Variable, but defined as an amount equal to the number of years service multiplied by 2% of his or her average annual final compensation as a volunteer.

Appendix A

<p><b>GEORGIA<sup>2,4</sup></b></p>	<p><b>Yes. Firefighters Pension Fund</b></p>	<p>Member contribution of \$15 per month. 1% insurance premium tax from state.</p>	<p>As a minimum the department must hold at least 8-hours of drill or meetings per month, and a member must attend not less than 50% of all drills, meetings, and fires in any calendar year.</p>	<p>Age 55 with at least 25-years of service. A volunteer with at least 15-years of service shall have a vested right in and to a monthly benefit payable for the members lifetime equal to the pro rata amount when the member reaches 55-years of age.</p>	<p>Not less than \$500 per month (per statute, adjusted for COLA).</p>
<p><b>HAWAII<sup>1</sup></b></p>	<p>None</p>				

Appendix A

<b>IDAHO<sup>1</sup></b>	None				
<b>ILLINOIS<sup>1</sup></b>	None				
<b>INDIANA<sup>1</sup></b>	None				
<b>IOWA<sup>1</sup></b>	None				
<b>KANSAS<sup>1,2</sup></b>	<b>Yes. Permitted under the Firefighters Relief Act</b>	State contribution generated through 2% insurance premium tax.	Each department may establish an annuity with proceeds from the relief funds. There are no established state criteria.	Not less than 20-years of service and who has attended and fought not less than 75% of the fires which the firefighter was available to attend.	Varies with each plan, but shall not exceed the amount paid to fully paid members of fire departments of comparable size.
<b>KENTUCKY<sup>1</sup></b>	None				
<b>LOUISIANA<sup>1</sup></b>	None				
<b>MAINE<sup>3,4</sup></b>	<b>Legislation</b>	To be established but	Qualified service	Age 55 with at	Varies from \$37.50

Appendix A

	<p><b>Pending. Volunteer Firefighters Retirement System</b></p>	<p>charged to the Insurance Premium Tax collected by the state.</p>	<p>means firefighting service rendered by a member firefighter who participates in at least 36-hours of recorded training during a calendar year while a member in good standing of a fire department.</p>	<p>least 5-years of continuous qualified service.</p>	<p>per month with 5-years of service to \$175 per month with 20-years of service.</p>
<p><b>MARYLAND<sup>4</sup></b></p>	<p><b>Yes. State permits departments to establish Length of Service Award</b></p>	<p>State and local funding through relief funds.</p>	<p>Varies with each LOSAP.</p>	<p>Varies with each LOSAP.</p>	<p>Varies with each LOSAP.</p>

Appendix A

	<b>Programs</b>				
<b>MASSACHUSETTS<sup>1</sup></b>	None				
<b>MICHIGAN<sup>1,4</sup></b>	None				
<b>MINNESOTA<sup>2,4</sup></b>	<b>Yes. Permitted to establish individual programs through “Relief Association” funds.</b>	State through 2% Fire Insurance Premium tax.	Established by each department’s Relief Association.	Established by each department’s Relief Association.	Established by each department’s Relief Association.
<b>MISSISSIPPI<sup>2,3</sup></b>	None				
<b>MISSOURI<sup>1</sup></b>	None				
<b>MONTANA<sup>2,4,5</sup></b>	<b>Yes. Volunteer Firefighters Compensation Act</b>	State pays 5% of certain insurance premium taxes.	Chief of department must create and direct a formal training	At least 10-years of credited service to qualify and a maximum benefit	A sliding scale beginning with \$50 per month for 10-years of service, up

Appendix A

			<p>program; each member must complete at least 30-hours of training during the fiscal year.</p>	<p>for up to 20-years of service.</p>	<p>to \$100 per month for 20-years of service.</p>
<p><b>NEBRASKA<sup>1,2</sup></b></p>	<p><b>Yes. Volunteer Emergency Responders Recruitment and Retention Act. Local Option to participate.</b></p>	<p>Local tax revenue</p>	<p>An average of the normal, usual and regular duties and the time commonly spent by volunteers, including instruction time, drills, response and participation in</p>	<p>Age 65 with at least 10-years of service credit.</p>	<p>To be established by the individual agencies plan for a service award benefit.</p>

Appendix A

			meetings.		
<b>NEVADA<sup>1</sup></b>	None				
<b>NEW HAMPSHIRE<sup>2</sup></b>	<p><b>Yes. New Hampshire Length of Service Awards Program for Volunteer Firefighters and Volunteer Emergency Medical Personnel</b></p>	<p>No state funding. The municipality and the individual make contributions. The sponsor shall contribute a minimum of \$300 per member, per year and the member shall contribute a minimum of \$60 per year.</p>	<p>Must respond to 20% of all emergency calls and fires called to, or participate in a minimum of 24-hours per year of training sessions and drills.</p>	<p>60-years of age, and completion of at least 20-years of credited service. May remain a volunteer and collect benefits, but no additional benefit is accrued after 20-years. Vested interest after 6-years of credited service.</p>	<p>Based on years of credited service and a percentage of the sponsoring agencies contributions from the lowest at 5-6 years of service that receives 100% of the members contributions and 20% of the sponsors contributions to the</p>

Appendix A

					high of 9-10 years of service which receive 100% of both contributions.
<b>NEW JERSEY<sup>1,2,4</sup></b>	<b>Yes, state authorized local option to establish Length of Service Award Programs</b>	Established by each program but ranging from a minimum of \$100 per year to a maximum of \$1,150 per year. Local tax assessments if approved by the voters.	Set by the sponsoring organization and based upon a point system giving credit for training, drill, sleep-in or standby, completion of one year of elected office or as a delegate,	Established by each LOSAP.	Established by each LOSAP.

Appendix A

			attendance at official meetings of the organization, participation in emergency response activities, or miscellaneous activities including inspections and other non-emergency fire, first aid or rescue activities.		
<b>NEW MEXICO<sup>1,2,5</sup></b>	<b>Yes. Volunteer Firefighters Retirement Act</b>	Funded by Legislative Appropriation of	Member attends 75% of all scheduled fire	55-years of age with 25-years of service credit for	A minimum of \$100 per month with 10-years of

Appendix A

		State budget.	drills; 75% of all scheduled business meetings; and participated in at least 50% of all emergency response calls for which the fire department held him responsible to attend.	full benefits; 55- years of age and at least 10-years of service credit for reduced annuity. Plan permits the continuation of volunteer service and receipt of benefits with no additional benefit accrued.	service credit to a maximum of \$200 per month with 25- years of service credit.
<b>NEW YORK<sup>2,4</sup></b>	<b>Yes. Establishes Service Award Programs for volunteer</b>	Funded by each department. Established minimum of \$120	Member must acquire at least 50 “points”. Points are granted for	Participants shall have a nonforfeitable right to a percentage of a	Established by individual plan but minimum benefit is set at \$5 per

Appendix A

	<p><b>firefighters with local option.</b></p>	<p>per year per member, maximum of \$480 per year per member for no more than 40-years.</p>	<p>authorized fire department activities including: training courses; drills; sleep-in or stand-by; elected or appointed position; attendance at meetings; participation in responses; or other miscellaneous activities.</p>	<p>service award of 100% at no less than 5-years of credited service. Other terms are established by local option and individual plans.</p>	<p>month for each year of service completed after satisfying the eligibility requirements of the program. The maximum benefit amount payable is determined by actuarial valuation, not to exceed \$20 per month for each year of credited service to a maximum of 40-</p>
--	---	---	---	---	---

Appendix A

					years of firefighting service.
<b>NORTH CAROLINA<sup>4,5</sup></b>	<b>Yes. Fireman's and Rescue Squad Workers' Pension Fund</b>	Annual state appropriation from the General Fund, plus member contribution of \$10 per month.	Must be affiliated with a fire department that is rated by the Fire Insurance Rating Bureau, meets minimum equipment requirements (\$5,000 replacement value), and holds drills and meetings not less	At least 55-years of age, with at least 20-years of credible service. If the member leaves the fund before 20-years are credited, the only payment received is a refund of the member contributions. May continue as a	\$146 per month for life with full credit at 55-years old.

Appendix A

			than 4-hours monthly (of which members are required to attend at least 36-hours per year).	volunteer after “retirement” without additional accrual of benefits.	
<b>NORTH DAKOTA<sup>3</sup></b>	None				
<b>OHIO<sup>2,3</sup></b>	<b>Yes. State of Ohio Statute permits department with only volunteers as of 1967 to operate and maintain a volunteer firemen’s relief and pension fund</b>	Taxes generated by a city, township, district, etc. may be used to fund an annuity program.	To be stipulated by each plan.	To be stipulated by each plan.	To be stipulated by each plan.

Appendix A

	<p><b>and to levy taxes to fund the programs. Also, authorizes the establishment of annuity programs for volunteer firefighters.</b></p>				
<p><b>OKLAHOMA<sup>5</sup></b></p>	<p><b>Yes. Oklahoma Firefighters Pension and Retirement System</b></p>	<p>Local contribution of \$60 per member for each year. Cities with volunteer departments with income less than \$25,000 to its General Fund during</p>	<p>Must be an active member of a fire department defined as: being required, when notified, to respond to alarms of fire and other emergencies; to be</p>	<p>At least 10-years of service, up to a maximum of 30-years of service commencing on the date the firefighter reaches 50-years of age or</p>	<p>Variable depending on years of credited service, ranging from \$60.80 at ten years of service to the maximum of \$182.40 with 30-</p>

Appendix A

		<p>a fiscal year is exempt from paying contributions.</p> <p>Numbers of volunteers limited to no more than 20 members for municipal departments, Fire Protection Districts are exempt from the limit.</p>	<p>present at all regular meetings, call meetings and school presented for the benefit of the firefighters; there shall be at least one business meeting each month. Any volunteer having two unexcused absences in succession or three unexcused absences in a</p>	<p>the date the firefighter would have 20-years of credited service had the firefighter's service continued, uninterrupted, whichever is later.</p>	<p>years of service.</p>
--	--	---	---	---	--------------------------

Appendix A

			period of 3-months will be dropped from the fire department rolls.		
<b>OREGON<sup>1,4</sup></b>	<b>Yes. LOSAP, with Local Option through the Special Districts Association of Oregon</b>	Local funding of the plan, if adopted.	Established by each district or municipality.	Established by each district or municipality.	Established by each district or municipality.
<b>PENNSYLVANIA<sup>1,4</sup></b>	None				
<b>RHODE ISLAND<sup>4</sup></b>	None				
<b>SOUTH CAROLINA<sup>1,4</sup></b>	<b>Yes. “1% Plan”</b>	Funded by state surcharge on “foreign” insurance companies that write	The 1% monies can be fund programs that benefit all	Five years minimum to vest. May transfer to another program if	Payout varies with each department.

Appendix A

		policies for property insurance within the state. 1% of this is distributed locally.	members of the fire department, paid or volunteer.	moving within state.	
<b>SOUTH DAKOTA</b> <sup>1,2,4</sup>	<b>Yes. Deferred Compensation Program for Volunteer Firefighters. Local Option</b>	Financed by the municipality and/or member.	Each municipality establishes requirements for participation.	Each municipality establishes requirements for participation.	Each municipality establishes requirements for participation.
<b>TENNESSEE</b> <sup>1,2,3,4</sup>	None				
<b>TEXAS</b> <sup>2,3,5</sup>	<b>Yes, Volunteer Fire Fighters' Relief and Retirement Fund, Local Option</b>	Member/participating department pays contribution of \$12 for each month of service. The State	Qualified service defined as being affiliated with a department that conducts at least	Age 55 or when the member completes 15-years of qualified service.	The monthly retirement is defined as being equal to six times the governing

Appendix A

		may pay into fund to keep it actuarially sound.	48-hours of drills each year, and who attends at least 40% of the drills and at least 25% of the departments emergencies in a calendar year.		body's average monthly contribution over the member's term of service.
<b>UTAH</b> <sup>3,4</sup>	None				
<b>VERMONT</b> <sup>3,4</sup>	None				
<b>VIRGINIA</b> <sup>4,5</sup>	<b>Yes. Volunteer Firefighters' and Rescue Squad Workers' Pension Fund</b>	State General Fund, and member contribution of \$30 per quarter.	Any volunteer rescue squad member or volunteer firefighter who is a member of a bona	Attained the age of 60 and who has served 20-years as an eligible volunteer. Member contribution, less	Lump sum payment of member and matching contributions, plus interest earned, or

Appendix A

			<p>fide volunteer rescue or emergency medical squad or fire department.</p>	<p>an administrative fee paid if the member withdraws from the fund.</p>	<p>a monthly payment in lieu of the lump sum payment.</p>
<p><b>WASHINGTON<sup>3,4,5</sup></b></p>	<p><b>Yes. Volunteer Firefighters' &amp; Reserve Officers Relief &amp; Pension Act</b></p>	<p>40% of all revenue received by the state from taxes on fire insurance premium shall be paid into the state treasury and credited to the Volunteer Firefighters and Reserve Officers Administrative Fund.</p>	<p>None noted, but each municipality may pay no more than 25 annual pension payments.</p>	<p>Full pension at age 65 with 25-years of service, reduced for earlier retirement and/or fewer years of service. Requires at least 10-years of credited service.</p>	<p>Base pension is \$30 plus \$10 for each year paid-in up to a maximum of \$280 per month. Members with 10- 14 years of service receive only 20% of base pension. Members 60-years old with 25-years</p>

Appendix A

		Annual fees to fire department and members is \$30 per year (the members \$30 may be paid by the municipality.			of service receive 60% of base pension.
<b>WEST VIRGINIA<sup>4</sup></b>	None				
<b>WISCONSIN<sup>2,4</sup></b>	<b>Yes, Volunteer Firefighters and Emergency Medical Technician Service Award Program (Local option).</b>	Each Board that regulates the Service Award Program establishes annual contributions. The Board shall match all annual municipal contributions paid for volunteer firefighters	None noted in state statute, may be required under the rules developed by each Board.	At least 10-years of credited service for any vested benefit up to 20-years of service and 60-years of age.	Benefits paid in either a lump sum or monthly annuity. The Board establishes the exact amounts.

Appendix A

		and emergency medical technicians up to \$250 per fiscal year.			
<b>WYOMING<sup>2,4,5</sup></b>	<b>Yes. Volunteer Firemen's Pension Fund</b>	50% of the gross tax levied upon fire insurance premiums. Also permits gifts, donations and contributions. Member contribution of \$12.50 per month may be paid by the member or on their behalf.	Required to attend not less than 50% of the monthly volunteer fire department meetings.	Normal retirement age is 60-years adjusted for late entry into the pension fund up to 70-years of age.	Plan pays based on a scale ranging from a high of \$583.74 per month for a 60-year old with 45-years of service to \$100.74 for a 70-year old with only 5-years of service credit.

**Note.**

## Appendix A

- <sup>1</sup> Indicates information gathered from State Fire Marshal's Offices.
- <sup>2</sup> Indicates information obtained from the State's Legislative Search Engine.
- <sup>3</sup> Indicates information obtained from State Firefighters/Chief's, or Volunteer Association.
- <sup>4</sup> Indicates information obtained from contact listed in the ICHIEFS Leadership Directory, September 2000.
- <sup>5</sup> Indicates information obtained from a State's Public Employee Retirement System or other pension system within the state.

## Appendix B

### Sample of Letter Regarding Retirement Programs

Dear Chief or Administrator:

I am conducting research regarding state funded or supported retirement or pension programs for volunteer firefighters and/or EMT's. If your state has any such program, to your knowledge, could you please answer the following questions:

1. What is the funding source for the program?
2. What, if any, qualifiers exist for participation in the program?
3. How many years of service are required to vest within the program?
4. What benefits are available to members upon retirement from the program?

If you are unsure if your state has a program, could you please provide me with the name and contact number of someone that would be willing to answer the questions?

Thank you for your time and responses to these important questions.

Sincerely,

Robert L. Painter, Fire Chief