

FLASHPOINT

MAINE STATE FEDERATION OF FIRE FIGHTERS NEWSLETTER

VOLUME NO. 5

ISSUE NO. 2

DATE: DEC.15,2004

FROM THE PRESIDENT

I would like to thank the Board of Directors and the delegates of re-electing me for another two year term as President of the Maine State Federation of Fire Fighters Inc.

As myself and the Board of Directors, we would like to thank the Bath Fire Department and the City of Bath for hosting a very successful convention .

Time again to start looking for a member of any fire department to be eligible for the Firefighter of the Year. I feel this of great honor, for any individual to qualify for this award. Contact your County Vice President for more information. The deadline for the 2005 award will be August 1st.

The American Income Life have changed from \$1000.00 to \$2000.00, and also 1/2 for dismemberment. also delected the benefits for spouse and dependents. These changes are effective October 2, 2004.

The Federation benefits have been increased from \$300.00 to \$500.00 for all deaths. We have dropped the \$5000.00 line of duty death benefit. We decided that with the consent of the membership, now that the Federal Government have over \$250,000.00 and the State has \$50,000.00 for all firefighters who die in the line of duty.

Any questions concerning insurance, contact your local Vice President.

Have a safe Holiday Season

Richard A. Cyr

President, M.S.F.F.F.
Inc.

CONVENTION 2004

The Bath Fire Department did an outstanding job on this years convention. From the business meeting to the banquet and dance to the muster, everything was great. The only problem was the weather and you can't fault the Bath Fire Department for that. It looks like the

convention was well attended. Everyone had a good time.

We hope to see you in Houlton in September of 2005 for our next convention. The Houlton Fire Department has put a lot of hard work into this upcoming event.

Thanks again to the Bath Fire Department for putting on such a wonderful convention.

MUSTER RESULTS

The 2004 M.S.F.F.F. Muster went very well. Everyone had a wonderful time. This year there were twelve teams entered. The teams were: Fort Kent, Lakes Region 1, Acton, Kezar Falls, Lakes Region 2, Anson, Sanford, Sabattus, New Vineyard, Madison, Kittery and Cundys Harbor.

The top 3 places for the Dry Hose event were as follows: First place went to Acton with a time of 22.43, second place went to Lakes Region 2 with a time of 22.76 and third went to Kittery. Their time was 23.66.

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The next event was the Wet Hose. In this contest Madison took first place with a time of 15.17. New Vineyard took second with a time of 18.97 and third place went to Lakes Region 2 with 19.88.

The Sanford team won the Mystery Event this year. Five team members were seated in a row. The sixth member handed a bucket of water to the first seated person. That person passed the loaded bucket down the line. They had to pass it over their heads. The fifth person would dump it into a barrel behind him. They then would switch positions and start over. When the barrel was filled a ball, floating on the surface would drop to the ground. The team that filled the barrel the quickest won. Sanford's first place time was 2.16.86. Second place went to Madison, with a time of 2.37.09. The third place team was Kezar Falls with a time of 2.40.50.

The Eugene Temple overall Muster winner was a tie between Madison and Lakes Region 2. The winner with the lowest elapsed time was Madison.

The Anson Fire Department won the Bobbie Wallingford Muster Sportsmanship award.

The Erwin Faunce Award for overall sportsmanship and participation in the whole convention was won by the team from Sanford.

Congratulations to all of the teams involved in this year's convention.

NEW OFFICERS

The Federation has four new county vice-presidents that were elected at our business meeting in September.

Jamie Sarna is a firefighter with the Penobscot Fire Department. She will be taking over as the new Hancock County Vice President. Jamie has been a firefighter for one year. She works as a tugboat captain and is based out of Baltimore, Md. She has had extensive training in marine firefighting. Jamie's husband, Red is a professor at Maine Maritime Academy. They have no children but they do have a dog named Bear.

You can reach Jamie by mail at P.O. Box # 106 Penobscot, Me. 04476. Her phone number is 326-9039. Her E-

E-Mail address is

finestkindfirefighters@yahoo.com.

Welcome aboard Jamie.

Kennebec County's new vice-president is Alex McPhedran. Alex lives in Readfield where he has been a firefighter for the past four years. Before that he was with the New Vineyard Fire Department for eight years. He currently is the safety officer for Readfield.

Alex has been married to his wife Jayne for the past 27 years. They have four children.

Alex can be reached at 538 Winthrop Rd. Readfield, Me. 04355. His phone is 377-7447. His E-mail address is rfdso615@hotmail.com.

Welcome to the Board Alex. Michael J. Pedini is the new vice-president for Somerset County. He has been a firefighter with the Athens Fire Department for the past three years. He is also an EMT.

Michael lives in Athens with his wife Marcia and their three children. Michael coaches football and baseball at Madison High School. You can reach Michael at 81 South Main Street, Athens, Me. 04912. His phone number is 654-2436. You can also reach him by E-mail at madmaninc@tds.net. Welcome.

The last of our new vice-presidents is Kevin McAdam. He represents Penobscot North. You can contact him by mail at 58 Birch Street, East Millinocket, Me. 04430. His phone number is 746-9390. He can also be reached by E-mail at mcadamk@verizon.net. Kevin is a lieutenant with the East Millinocket Fire Department. He has been a firefighter there for 15 years. He lives in town with his 13-year-old son.

Welcome to the Board of Directors.

Recently Ed Farnsworth, Gordon Webber, David Ludden and Steve York left their post on the Board of Directors. We would like to thank them very much for the good work that they have done while on the Board.

A I L INSURANCE

Dave Provencher from American Income Life Insurance Company met with the Board at our meeting in October. He told us that AIL's claim history showed that they pay about 97.5% of all claims to Federation members and that they pay only about 2.5% of the benefits to dependents. He suggested that if the

Federation wanted to eliminate dependent benefits that AIL could double the benefits to members. Dave said that the amendment would also double dismemberment benefits. The Board voted to pass the amendment. Now your accidental death and dismemberment policy is worth \$2000.00. Remember that this policy is given to the members of the Federation at no cost to you or to the Federation. If you would like more information on the AIL insurance contact your county vice-president.

FIREFIGHTER OF THE YEAR

The Federation Firefighter of the Year Award this year went to Clarence W. Conway of the Vinalhaven Fire Department. Clarence 50 years of exemplary contributions and commitment to the community, and although his outstanding service is evidenced primarily through his association with and participation in the Vinalhaven Fire Department, his name and his good works are known throughout the State of Maine and the New England Region.

Clarence Conway's legacy as a firefighter, an advocate and an active citizen deserve recognition and acclaim. He is a true American Hero.

TAX RELIEF ????

Meeting with Governor Baldacci, to advise us of his plans for tax relief that is being presented in legislative bill form to the entire legislature, as they convene the new session. The two political parties graciously accepted his proposal, however, appeared to be in a quandary with what to do with it.

I strongly urge all Maine Firefighters to contact their Departments in their area and impress upon them that they need to be in contact with their Senators and Representatives advising that the general public is not going to be putting up with partisan game playing on this issue. We need to impress on every legislator that a compromise is required and the taxpayer will accept nothing less.

Richard Cyr

**WE WOULD LIKE TO THANK RON MANWELL OF RELIANCE EQUIPMENT
FOR SPONSORING THIS EDITION OF FLASHPOINT**

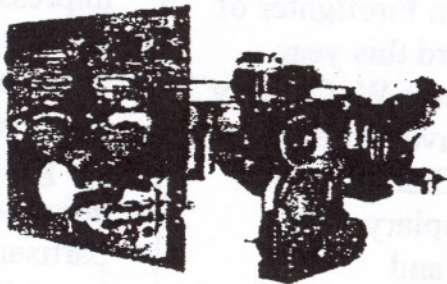
RELY ON US!!!

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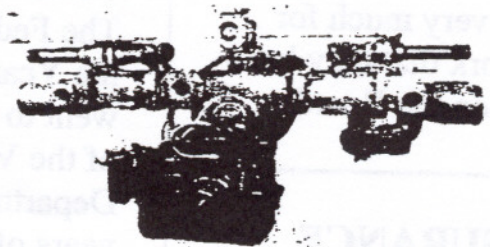
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NVFC PRELIMINARY LOSAP PLAN PROVISIONS

1.) I R S Code Section 457
To avoid being considered by the IRS as employees of the Service Award Program sponsor and not have amounts into a Service Award Program by the sponsor considered as current W-2 compensation for vested participants: A volunteer must be a "bona fide" volunteer, and, The Service Award paid to the volunteer for any one year of service cannot exceed \$3,000.

2.) Defined Benefit vs. Defined Contribution
Defined Contribution allows for: Flexible funding level, Multiple funding sources, Future expansion for cafeteria type benefits.

3) Who is eligible: Bona fide volunteer (IRC 457). As the IRS hasn't defined what a Bona fide volunteer is, we'll leave this definition open as well. We need to ask the IRS to define this./Meets minimum activity requirements as set by local fire departments consist with NVFC published guidelines.
a) Eligible after one year of active service? Once eligible a volunteer becomes a participant as of Dec. 31 of the year he became eligible.

4) Prior Service Credit a) **Counts toward vesting. Can be funded at the option of the local Municipality.**

5) Vesting Schedule: **a) 33% year 3, 67% year 5, 100% year 7**

6). Forfeitures: For firefighters with account balances, quit, and are not vested. **a) Local contributions reallocated to remaining active members of local Fire Dept, national contributions credited back to reduce future cost.**

7). Portability: Firefighter account balances may be transferred from one municipality to another.

8). Payout occurs for:
a) Retirement : After 20 years of service or age 60. Can be deferred to continue accruing benefits.
b) Death c) Total and permanent disability.

9). Payout Options: a) Lump sum. b) 5 Year payout. c) 10 Year payout. d) All of the above.

10). Plan Year: a) Calendar year.

11). Firefighter active list deadlines: February 1

12). Sponsor contribution deadlines: March 1

13). LEAVE OF ABSENCE
Length of leave open to local Municipality. Vesting frozen as of leave date. No

contribution made during leave.

14). MILITARY LEAVE
No contribution made. Time adds to vesting. No contribution is made.

15). Termination of non-vested participant after second year of inactivity.

16). Goal of providing NVFC with an annual budget of \$2 million: a) Paid by plan participants through membership dues. and/or b) Paid by an asset-based fee.

2005 CALENDAR

The following is a list of Federation connected events for 2005. Changes may be made without notice.

March 19 – Board Meeting

Hose 5 in Bangor

June 18 – Board Meeting

Hose 5 in Bangor

Sept. 8 – Board Meeting

Fire station in Houlton

Sept. 9-11 – 2005

Convention in Houlton

Sept. 9 – Annual Business

Meeting at Houlton High

Oct. 1 – Board Meeting

Farmingdale Fire Station

Oct. 1 – Memorial Service

Memorial Site in Augusta

Oct. 14-16 – Pine Tree Burn

Foundation 17th Annual Fire

& Safety Conference at

Atlantic Oaks in Bar Harbor

Dec. 17 – Board Meeting

**FLASHPOINT
M.S.F.F. NEWSLETTER
P.O. BOX # 351
WINTERPORT, ME. 04496-0351**

*On Behalf Of All The Members Of The Board
Of Directors And The Staff Of
The Maine State Federation Of Fire Fighters
We Would Like To Wish You All A Very
Merry Christmas & A Happy New Year
Stay Safe*

Dedicated In Memory Of Our Friend

Willard Kelley