

What to Expect:

A Guide for Family Members of Volunteer Firefighters











Contents

Introduction	3
The Basics of the Volunteer Firefighter Life	4
The "New Normal" of a Volunteer Fire Family	6
Keeping Your Relationship Strong	12
Volunteers Come in All Shapes, Sizes, Ages, and Genders	14
Helping Your Volunteer Stay Physically and Mentally Fit	16
Preparing for the Worst: Talking about Line-of-Duty Death or Injury	20
Being a Part of Your New Fire Department Family	21
Conclusion	23
Helpful Resources and Links for the Volunteer Fire Family	24





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Introduction

Congratulations – your family member has decided to become a volunteer firefighter! Whether you are excited, nervous, or just aren't sure how you are feeling, this guide will help you navigate the volunteer fire family life that you just became a part of so you will know what to expect and how to adapt to the lifestyle changes you will face.

The decision to be a volunteer responder is something that will touch your entire family, in some ways you may expect and in other ways you may not. While any volunteer work is noble, charitable, and honorable, volunteer firefighting goes beyond the average volunteer work. It becomes a lifestyle. The implications of this affect not only the individual volunteer, but also their family. Erratic schedules, missed family events, and concern for their loved one's safety all become part of everyday life for family members; these are changes that may be hard for some to adjust to or fully understand.

Being a volunteer firefighter means your loved one is choosing to:

- · Serve at a moment's notice, not when it's scheduled and convenient
- · Spend extra hours training for safety and expertise
- · Put himself or herself in dangerous situations to help those in need
- · Bond with fellow volunteers, working closely together to keep everyone safe
- Make a contribution to the community

This guide is intended for spouses, children, parents, siblings, or significant others of volunteer and on-call or call responders. Throughout this guide we will share input from volunteer firefighters and their family members. You will see that it takes the support of the whole family to ensure that volunteer responders can serve their community and stay safe while doing it.

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Even with the challenges and adjustments, having a volunteer firefighter in your family is exciting, rewarding, and often presents situations unique to a fire service family. We thank you for your willingness to share your family member with your local community. We hope this guide will help you understand what you may not know, navigate the rough spots, and celebrate the sweet ones.

Real Life Volunteer Fire Families: A Chief's Perspective

Family support is critical for a volunteer firefighter. The tones never go off at an opportune time. There are times when you leave during the middle of dinner or just before you are about to go somewhere. Having a family that understands the oath you have taken to assist the community and be there for your fellow brother/ sister firefighters when those tones go off allows you to respond and focus on the job at hand. Along with understanding, families too have to sacrifice time spent together in order for the volunteer to respond, but also to attend drills and trainings so we can keep our skills sharp. Without this support a volunteer is forced to choose between the needs of their family versus their commitment to the fire service.

- Andrew J., NY



The Basics of the Volunteer Firefighter Life

Did you know that nearly 70 percent of all firefighters are volunteers? Half of all Americans live in communities served by fire departments that are either all volunteer or a combination of volunteer and career.¹

Volunteer firefighters fill a much-needed role in their communities, protecting the lives and property of many people. As a volunteer first responder, your family member can expect to:

- Attend weekly and/or monthly meetings and training sessions
- · Participate in regular duty shifts; hours vary by department
- Perform physically demanding work
- Spend extended periods of time outside in inclement weather
- · Be called out at any time of the day or night

Let's paint the picture of what this means for your family a little more specifically.

The Pager

Your volunteer may carry a pager or radio or receive phone text alerts that tell them when there is an emergency. This alert can go off at any hour of any day, on any day of the week, in any weather condition. During dinner. At 3 am. On the way to work. When leaving for vacation. While at the grocery store. During a tornado warning. During a blizzard. When it's 105 degrees. The pager knows only one thing – someone is in need.

The Gear

You can't fight fire in street clothes or even the toughest pair of overalls or hunting apparel. Special fire gear will be issued to protect your family member while in a fire or on the scene of an accident. These items can be big, dirty, and contain harmful contaminants, so you should never wash bunker gear in the family washing machine and avoid storing it in the home. Gear should be cleaned after every harmful exposure. Encourage your volunteer to keep cleaned gear in the vehicle or at the station; this way it can be easily accessed on an emergency call. Also, if your volunteer is an EMT, don't forget about medical gear and the safeguards they require.

Some volunteers add emergency lights and other equipment to their vehicles as well. Firefighting has a lot of special accessories that many firefighters desire in addition to their standard gear, such as gloves that fit their hands better, flashlights, axes, and other specialty tools. Added together, these extra items can be costly or take up space. The positive... there are many choices for holiday and birthday wish lists!

The Time Commitment

With a firefighter in the family, your calendar will now contain periodic meetings and/or training events that person has to attend with the fire department. For instance, there may be one every Tuesday, or the first Wednesday of the month, or the second Saturday. Your volunteer may even stop by the department at times he/she is not on call or specifically needed just to visit with their fellow firefighters. Eventually your volunteer may take on additional roles such as an officer with the department, which requires even more responsibilities and meetings. You can expect a minimum of a few hours each month to be dedicated to the fire department, but often it will be a lot more.

In some volunteer departments, there are "on call" hours when the volunteers stay all day or overnight at the firehouse for a duty shift. These schedules vary by department and by the needs of the community.

The Physical Demands

Returning from a fire, accident scene, or even department training is not like returning from a trip to volunteer at the library. Fighting fire and responding to emergencies are physically exhausting activities. Wearing heavy gear and dragging water lines while working in an emergency mode requires great physical exertion and mental stamina. Nights punctuated with emergency calls and interrupted sleep may mean your volunteer needs an extra nap or heads to bed early the next day. Aside from the time at the department and the time away for the calls, time to recover physically and mentally must be considered. Also keep in mind that a tired and exhausted person can be a little extra irritable.

The Benefits

Now that we've covered the basics of the volunteer life, let's looks at some of the rewards and benefits this lifestyle provides to the volunteer and their families.

One of the most amazing benefits of the volunteer fire service is that you gain an extended family. Firefighters are well known for their "brotherhood" / "sisterhood" and taking care of their own even outside of the firehouse. Many first responder families have stories of helping each other move, building a deck, helping with childcare, bringing meals when someone is sick or injured, and of course, the camaraderie of cookouts, bonfires, and other fun activities together. Being around a group of people who understand the call of the fire and emergency services can be helpful, rewarding, and in many cases, has created a foundation for lifelong friendships.

Even though there is not a paycheck associated with being a volunteer responder, there are some tangible benefits that may be available to your family. These vary by department but may include:

- Retirement savings programs
- Tax deductions
- Insurance programs
- · Mortgage and financing options
- Education assistance
- And more



Check with your department to find out what benefits they offer

The "New Normal" of a Volunteer Fire Family

It is exciting to know that your family member is able to serve and care for your community in times of need. A great deal of pride comes with that privilege. Like any other group, club, or hobby, volunteer firefighting requires time in order to participate. However, spontaneously running out the door to a structure fire is a bit different than planning to leave the house at 6 pm on a Tuesday evening for a meeting. In many cases, the time required is unplanned and immediate. Just when you sit down to dinner... there goes that pager or alarm. Due to the nature of the work, it can also generate worry and concern, both for your volunteer and your family. If you have not discussed these changes together, they can create strain and tension within your family. Try thinking of the victim and his or her family that needs your loved one instead of thinking about the inconvenience to yourself. This may help you cope with the unpredictable schedule of a volunteer fire family.

This guide is meant to introduce you to these topics so you will have a better idea of what to expect and can discuss with your family how to adapt to the "new normal" of the fire service lifestyle.

Interruptions by the Pager

When you have a family member who volunteers with a fire department, you also inherit a new tagalong in your family – a pager. This is often the primary means by which a volunteer first responder is notified of a call. It is easy to despise the pager when it is constantly interrupting conversations, meals, and family moments. However, if you learn to associate the pager with the fact that someone is in need, it's easier have a more positive outlook on the impact it has on your family. It could be that someone's grandmother has fallen and hurt herself, a car accident involving children, or a family in danger of losing their life or possessions to a fire. Remembering there is someone in need and that your loved one is equipped to help can lessen the frustration of hearing the pager announce yet another call.

One way to mitigate these sometimes unwelcome interruptions is to develop a plan with your volunteer first responder for how pages and alerts will be handled. For your volunteer, being able to hear what is said over the radio is important so having a quiet rule when the pager sounds may be helpful for your family. Your volunteer firefighter cannot help people if they don't have all the details for how to get to them. Robyn, the wife of a volunteer firefighter in Vermont, shares this additional perspective: "The tones immediately make the house quiet because everyone knows mommy wants to know what daddy is going to do."

Most importantly, have an agreement that whatever was interrupted by the pager will be finished later. The pager should not become an excuse for not finishing important conversations, completing household chores, or spending family time together. As a spouse or significant other of a firefighter, an important communication skill to learn is to be able to stop a conversation when a call comes in and resume that conversation when both of you are in a comfortable place and able to continue.





Learn to love the pager

Real Life Volunteer Fire Families: Learning to Love the Pager

There are times when the pager goes off unexpectedly that causes a problem. Sometimes this results in a supper going cold, interrupted quality time, interrupted sleep, and so much more. At first this was annoying and I would get upset over losing sleep, or the cold supper, or etc. However, four years later I now just pray that he returns home safe and put his food in the oven so he can warm it up when he gets home.

– Jamie W., OH

I have developed ways to handle the unpredictability of the pager. The times that I least want a call to come (such as holidays), I imagine it will happen. Doing so stops the disappointment when it does happen or creates a sense of happiness at the end of the day that I had a full day with my husband. Most importantly, I have stopped pinning any guilt on my husband when he does have a call that has come at a difficult time. Normally, they feel just as bad for missing whatever event they had to miss.

– Bethany H., OH

So many times when the pager went off I would get angry. It seemed it was always interrupting something. Whether it was dinner, a movie, once it was even a concert, I was not a happy wife. I always looked at the pager, tones, and radio as one more thing that took my husband away from our home, our family, and me. Now I look at the pager in a different light. I recognize the deeper meaning of the fire service. I recognize that my husband has chosen a calling that few choose. One that puts his life on the line each time his pager goes off. This wasn't an overnight awakening. It took years, arguments, guilt, etc. At one point he asked me if I wanted him to quit. Today, I'm so happy I stuck with it and "let" him stick with it. The pager has become a tone that he is needed by someone more than I need him at that moment, and that is okay.

– Lisa J., NY

Communicating with your Firefighter when they are Away at a Call

When your volunteer firefighter gets a call, they must move quickly. There is really only time for a quick "I love you! Be careful!" exchange before they jump into their vehicle and are on the way to the firehouse or a call. It is important to not take this personally. They are not intentionally or rudely abandoning you. Someone is in urgent need. If it wasn't urgent, they could wait until the next day and call a plumber or their family doctor or even a tow truck. But when they call 911, there is at least the perceived sense of a threat and emergency.

When your volunteer first responder arrives on an emergency scene, they will not be able to communicate with you. While you may be worried and concerned about them, their first attention must be on their own safety, fellow firefighters, and those in need. You must remember that your family is not forgotten from their minds. Often when rescuing a young child or an elderly person, a firefighter can't help but wonder, "What if this was my family member? I must help them get to safety." It is that drive to serve and protect that helps them do what they need to do. They have not forgotten their families. On the contrary, it is often their love for their family that pushes them to serve in the first place.

If your loved one is gone for hours without returning a call or text message when working on an emergency scene, try not to take it personally and try not to worry. Remember that they are well trained in dealing with life threatening situations and it is most important that they are focused solely on the emergency at hand and not distracted by phone calls and text messages.

Not Knowing your Volunteer First Responder has Received a Call

There may be occasions when your volunteer first responder receives a call when they are not with you. Perhaps they are at work or on their way home or out at the store and the pager goes off. Time passes and you may be thinking, "Where are they? They left for the store 45 minutes ago." Many families of volunteers keep a scanner at their home so they can listen to the radio communications and know if there is a call or not. Today with text messaging being so quick and convenient, some families have agreed that the volunteer will send a short text message to let their family know they are going to respond to a call.

Listening to the scanner at home can be helpful. Just to hear the voice of your loved one is a reassuring indicator that they are safe and well. It is also a good indicator to know how quickly the incident may be resolved and they will be returning home. On the other hand, some families do not like to listen to the scanner because it can increase worry and fear.

Managing Your Worry and Fear

There is no doubt you are entitled to a little worry as a family member of a volunteer firefighter. Your loved one has volunteered to do some of the most dangerous tasks in your community. Running into a burning building is the obvious one, but there are many other concerns that may surface as well. These include:

- Car accidents while responding to a call
- · Chemical exposure
- · Falls from ladders and roofs
- · Injuries from fire and other hazards

This list could go on, but be assured that it is normal to experience worry and fear. However, it is not normal for these concerns to paralyze you or disrupt your lifestyle. There are some very simple and easy techniques you can use to manage your anxieties.

Real Life Volunteer Fire Families: A Husband's Perspective

My wife is a volunteer firefighter and I sometimes worry when she goes out on calls. I know that it is important to her so therefore, it is also important to me. Volunteering is a crucial part of our community and I am proud of her for doing it. Although I worry about her, the pros outweigh the cons. She rocks, and I know how much she loves it! Her family supports her and every call she goes out on, we look forward to her return home to give her a great big hug. She is a wonderful wife, a loving mother, and a strong and dedicated firefighter.

Mick C., CO



Your Toolbox of Fear-Conquering Weapons:

- Your positive words
- Communication about concerns, early and often
- Trust in the firefighter's training and ability
- Focus on the facts
- A friends/family Rescue Intervention Team (R.I.T.)

These skills are important in many areas of life but come in especially handy if you are the family member of a volunteer first responder. Most importantly, be sure you have a friends/family Rescue Intervention Team (R.I.T.) in place. These are people in your life whom you can call on in a time of need. For example, if you need a sympathetic ear, encouraging words, or someone to help watch the kids while your first responder is away.

Agreeing on Schedules and Planning

Firefighting and emergency response can become a serious passion for some people. Passions tend to weave into every aspect of one's life. Some families volunteer together and share this passion. For others it may seem that the firefighting passion takes over the calendar while family activities take a back seat. Being able to talk openly about schedules and plans and to balance volunteer time with family needs can minimize the impact. Don't expect to get this right immediately. It will take some time to figure out what works and adjust to your new normal as a fire service family.

Below are some points to discuss as you work towards developing schedule and time boundaries with your family:

• Agree to discuss taking on extra volunteer duties before accepting them.

- Coming home from the Tuesday night fire department meeting and hearing your volunteer firefighter is the new assistant chief may not excite you as much as it does them. You may be thinking of all the extra time and obligations required that will impact your family.

- The same is true for volunteer activities with the auxiliary. Announcing you are the chair of the next town festival can add extra stress to the family and it's a good idea to discuss such roles in advance before accepting.

• Discuss calls that your firefighter agrees to not take.

- In larger departments, there can be on-call and off-call times which allows for some time away from the tones of the pager. In other circumstances, it just may not make sense for your volunteer to respond. For example, if they are on the other side of the county which is heavily staffed and it would take your volunteer a long time to reach the scene, it might be a good agreement to not take every one of those. On the other hand, perhaps your volunteer is one of the more advanced medics and you agree your volunteer will always take calls which are dispatched as "chest pain." Or perhaps your volunteer agrees to only respond to calls when they are officially on-call or on-duty.

- There should also be an agreement that if the volunteer is out with the family when a call comes in, he or she will not put your family in danger by driving rapidly to try to assist.

• Agree to some pager off times.

- If possible, agree to one or two evenings a week or month that the pager can be turned off so you can focus on your family without interruptions. If necessary, set this up with another volunteer family or department leadership so you can be assured to have some uninterrupted downtime.

- Take vacations away from home. Everyone needs downtime from their job even when it is a volunteer position. It is healthy and provides perspective and bonding time for your family.

No matter what the rules and boundaries look like for your family, just be certain to have this conversation together and be in mutual agreement to avoid any potential miscommunications and unnecessary arguments.



Balance your family schedule with the fire department activities, planned and unplanned.

Real Life Volunteer Fire Families: A Volunteer Firefighter's Perspective

My family is supportive by understanding the crazy hours, by letting me decompress in my own way, and by realizing that my coming home in a bad mood may have nothing to do with the family. My volunteering affects my family by pulling me away from family time and activities. But it also sets an example for my children to see me serving my community. They understand that sometimes I have to put others' needs above my wants.

– Joe R., AZ

Understanding the Importance of Training

It can almost be easier to accept that a call for someone in need can come in at any time, any hour, any day, than to give up another weekend of family time because your volunteer firefighter has a training to attend. However, training is exactly what you want them to do so that they know how to keep themselves, their fellow first responders, and the community safe during an emergency.

Some volunteer departments may have a low call volume, so training is especially important to keep your volunteer familiar with the equipment, procedures, and techniques necessary to do their job. Consider this scenario: most of the time you drive your own car, but sometimes you need to drive someone else's car. It can take some time to familiarize yourself with where the lights are, where the parking brake is, where the hazard lights are, etc. The same can be true for fire apparatus and fire equipment. Unfortunately, in an emergency first responders can't waste precious seconds trying to remember how to hook up the hose lines and turn on the water or where the right tool is stored.

There are many scenarios that can happen in an emergency that require special training like gas leaks, floods, carbon monoxide alarms, car accidents that entrap victims, and chemical spills, just to name a few. Each of these scenarios requires some special knowledge that must be learned and re-learned as technologies and methods improve over time. A good philosophy in life is to never stop learning. In the fire service, you stay safer when you never stop training.

Real Life Volunteer Fire Families: Pushing them to Train

I believe that in order to be a successful firefighter/first responder my husband must train and use that training to the fullest extent of his abilities. The training he receives is essential for him to properly protect the community, his department, his brothers and sisters, and himself, which in return is protecting our family. His training could literally be the difference between life and death. People often ask me why it doesn't upset me because of how much time he spends away from the family when he is only a volunteer. The answer is simple: What if that class or training he should have been at was what he needed in order to keep him safe in the first place? How selfish of me to want him to stay for dinner and watch TV with us instead of going to training. If what he missed at training was because of my selfishness, I wouldn't be able to live with myself. And then I ask them, what if he didn't volunteer? What if no one volunteered?

Firefighters are special because they step up to the plate when no one else will and expect nothing in return. The dedication that these men and women put forth to protect someone they've never met is of the utmost honor in my opinion. What if your family needed them and no one responded to your situation? So yes, I will sacrifice that family dinner. Our girls will sacrifice one band concert where their dad is absent in order for him to remain safe, to keep our own family safe and our community safe. That safety means more to us than that one hour of dinner or that one hour of band music. There will be other dinners and there will be other band concerts, but there will never be another husband or father like him. And besides, he always says he gets paid. Saving someone's life or house and seeing the look on their face knowing what you did was the right thing is more precious than money any day!

- Sabrina H., MO

Training is what keeps them safe. The time away from home is hard on our family, but it would be harder if he was hurt due to lack of training. As a rural, volunteer agency we have an extremely light call volume. Training and drilling is the only way they have to keep their skills honed between calls.

I push him to train. I pull up county training schedules, state schedules, you name it. I'm constantly sending him announcements. The worst possible thing that could happen would be for him to be complacent in what he does. Training keeps that from happening.

- Lisa J., NY

Easing the Impact on Children

Firefighting can be such an exciting event for kids. The big trucks. The lights and sirens. Great dress-up clothes. And all that water! And when it's your own parent, it's even more exciting. Robyn, the wife of a volunteer firefighter in Vermont, noted, "The kids are so excited running to the window to see daddy leave on a call."

On the other hand, sometimes it just seems that Murphy's Law always comes into play for the volunteer first responder. On the night of the big game or that dance recital, the pager sounds and mom, dad, grandma, or grandpa responds, missing the event. Kids in fire families know this is a reality, but it can still be frustrating and confusing for them.

It is important to have conversations with kids to help them understand that someone is in need and it is their family members' responsibility to help them. Of course, this may not always make sense to a child, but in general kids are pretty resilient. Knowing that their mom or dad (or other loved one) helped someone in need can be a great source of pride for them. Be sure the children know that their activities are important and their family member didn't leave because of the child or the event. Providing lots of reassurance and introducing them to the fire department can be very helpful. You will most likely hear a child of a firefighter expressing their pride in what their parent does.

Here are a few ideas for involving your children in the volunteer life:

- Take them on a tour of the station and trucks
- Show them the pagers and explain what happens when someone calls 911 in an emergency
- Explain how safe their parent is while serving due to the training they have received and the equipment they use
- Have a routine "goodbye" for when a call comes in and the volunteer must respond



Real Life Volunteer Fire Families: A Daughter's Perspective

My name is Samantha and I am fourteen years old, and both of my parents belong to a volunteer fire company. They both fight fires and handle other rescues, like car accidents, water rescues, and even a cat stuck up in a tree. But sometimes they get called during dinner or family time and have to leave, and I know they are doing the right thing by going out to the fire call. Both of my parents are very brave to deal with people in pain or facing loss of personal property.

My parents inspire me by risking their lives to save someone else. Especially my mom because she showed me that even though I'm a girl I can still do what guys can do, like fight fires. Having both parents as firefighters is pretty cool because I know I'm safe from anything bad happening, and that they would do anything to help save someone else in need of help. When I get old enough to be a volunteer firefighter, I want to be just like my parents: brave, strong, and have a lot of courage to save someone or something from a disaster.

- Samantha

Keeping Your Relationship Strong



It is a sad reality that first responders have a very high divorce rate, some quoted as high as 80 percent.² There are many factors to which this can be attributed, including:

- Spending so much time apart from your spouse or significant other makes it more challenging to stay connected and on the same page.
- The stress and exhaustion of firefighting can impact one's personality, making it challenging to get along with them. It can require a very understanding spouse to adapt to these changes.
- Firefighters tend to become very close to their fellow first responders as they find themselves in life-changing situations together, relying on each other for their own safety and welfare. Whether it is a personal matter of life or death on an emergency scene or being witness to the death of a child, these moments can be tough for a firefighter; having other first responders to confide in, in addition to support from a spouse, is very helpful. Together, the firefighter and their spouse need to work on building and strengthening trust in their relationship. The spouse may find themselves jealous not just of other people in the fire department, but of the passion their firefighter gives to the job and the time it takes away from their marriage and family.

Communication, trust, and time are big topics in any relationship but are challenged even further by the first responder lifestyle. In addition, we can't overlook the other big relationship challenge – money. It's not only that volunteer firefighters are just that – volunteers – but in many cases they spend their own money on gear and other fire service items, potentially adding to financial stressors.

Below are some keys to keeping your marriage strong and lasting:

- 1. **Communication is key.** This is true of all relationships, but right now we are talking about communicating specifically about the volunteer fire department and how it will affect your marriage. Read this guide together and talk about these topics. Try and understand how the other feels. Make agreements for how you will handle the situations and circumstances volunteer firefighting brings to your family and relationship.
- 2. Be supportive of your significant other's choice. Nothing drives a wedge in a relationship faster than being unsupportive of the other's interests and hobbies. It doesn't mean you have to want to be a volunteer firefighter as well. Being supportive means trying not to judge, criticize, or complain about something that your significant other loves and wants to do. They may not like your choice of Tuesday night TV, but they love you anyway.
- 3. Stay strong by staying connected. Be sure you are having date nights and time away from the pager and fire department topics. Remember how you used to date when you first met and what you enjoyed doing together. Time together is required to stay close and connected. Sometimes just a great night away for dinner can carry you contentedly through the next 48 hours apart.
- 4. Understand and expect the mental and physical stresses that volunteer firefighting brings. When the firefighter comes home from a call, they may need rest and downtime to physically and mentally recover. Yes, you may have been working or at home taking care of the house and family while they were gone, and you may feel tired as well. Learn to expect that the job doesn't end when the call is over, and build in time for renewal for both of you. Keep the communication open and know when to seek additional support or professional help when the stress and emotional strain is too much. As their spouse or significant other, you will often see signs and symptoms of problems such as restless sleep, anxiety, or depression sooner than others. Know where to turn for help if these issues become overwhelming.

5. Work through jealousy issues

together. A significant other can feel jealous because they feel like an outsider to the fire department. In the volunteer firefighting world, it can be simple to avoid this because there are many roles for the whole family to support your community and department. Again, keep the lines of communication open and try to prevent it from escalating to the "it's us or the fire department" level before understanding the root of jealousy issues.

Often, we may feel alone when we are having relationship troubles. It is difficult to find a confidante you can trust who is impartial and can still (gently) speak to you about ways to mend your relationship. Whenever there are marriage troubles, both parties are somehow contributing to the problem in some way.

> For specific resources for firefighter marriages, visit www.FirefighterWife.com.

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Real Life Volunteer Fire Families: Being a Supportive Spouse

Keeping the balance between firefighting and your family starts with your firefighter and your marriage. My husband is usually very good about his commitments, but ultimately it is his choice on what he commits to outside of calls. It is also my choice on how I react. I can choose to be upset and make him feel awful, or I can choose to live my life and find a calm non-confrontational way to talk about time and scheduling. Calm and non-confrontational are almost always the best way.

As a fire spouse, I know that our life is different. We can't expect the 'Leave it to Beaver' life. I know that my firefighter will not be able to attend all things. There will be times he will be home but needing to just sleep off last night's call. That is our life and adjustments must be made.

I am my husband's biggest cheerleader and support. After 21 years I have learned to adapt and adjust to what he needs. This helps him, his department, and our community.

– Sarah R., AZ

We are both volunteers with our Fire Company. He is Assistant Chief; I'm Treasurer and member of the Auxiliary. When I joined the Fire Company (several years after he did), we made some unwritten rules. The first being: unless I was the only Auxiliary member available, we would never be on a scene together. That didn't last long. One of my first major calls as Auxiliary he was first on the scene. I knew he was there. Worry? Oh you can't imagine the worry. Back at the fire hall as we were making sandwiches; I heard all of the radio chatter, including that we had 2 firefighters being transported to the local hospital. I continued making my sandwiches, VERY quietly. One of our members called the station and soon our Deputy Chief was on the phone with me letting me know there was someone who wanted to talk to me. It was my firefighter and he was warm and safe. It wasn't him at all.

The other rule is: he's priority out the door. I make the coffee, provide the cold drinks. He saves the lives. If we have a major call during the night where Auxiliary is needed, I stay home. There are other members without kids who can handle it. If it's the weekend, I pack the kids up and go to the fire hall with them. We use the radio as a means of knowing where we are during calls. I hear his voice call out; he hears mine call command to see what they will need.

– Lisa J., NY

Volunteers Come in All Shapes, Sizes, Ages, and Genders

Volunteer firefighting isn't gender or age specific. There are men and women of all ages who volunteer in a variety of fire department of roles – both operational and non-operational. In many communities, volunteers are the only way to provide emergency services, and it takes many types of people performing many different functions to get the job done. There are lots of wonderful stories of senior citizens who volunteer well into their sixties and seventies, doing what they can to serve their communities. The same is true for our youth. Junior firefighter programs allow youth to experience the responsibility of helping someone in need and in many cases introduces them to career choices and leadership experience they may not see in a classroom.

If your family decides to volunteer together, this may raise some additional topics for you to discuss:

- If both parents are volunteer firefighters, will you work on a working fire together?
- Who will take the call this time versus who will stay with the children?
- · How do you feel about your son or daughter volunteering for the department?
- Are you ready to handle the extra emotion of having a loved one work in a dangerous setting alongside you on the scene?

Having multiple volunteers in one family is common when there is a long history and tradition of firefighting. It sets such an example of service and selflessness for your children that it may seem natural for them to want to serve in the same way.



Real Life Volunteer Fire Families: It's a Family Affair

Organization is key for our household. We have routines; some are simple, such as the routine of leaving the house or getting the kids ready for bed. It creates a wonderful flow of the house, but when a call comes in, he can slide out and I am able to step up and finish what tasks need to be finished without feeling any stress.

– Bethany H., OH

As a little girl I used to play on an old fire truck with deflated tires housed outside a local fast food restaurant. I never dreamed that almost 30 years later I would be behind the wheel of one and that the volunteer fire service would become my family's passion. I didn't grow up with a family in the fire service, I started the tradition for our family.

As a 30-something single parent with three kids and a career, I joined the volunteer fire service. That was almost 10 years ago. Since then, the fire service has become a family affair. I married a firefighter/paramedic, and we are on two separate fire departments. My 16-year-old son is also a junior firefighter on both of those fire departments. Although my oldest daughter has no desire to be a firefighter, she has been active in teaching fire prevention to her peers since she was 12. In 2013, she received a youth leadership award from the Cumberland Valley Volunteer Firemen's Association (CVVFA) for her prevention efforts and was recognized in Firehouse Magazine. My youngest daughter, who is 10, holds a membership with the CVVFA and is a regular at their meetings. In 2013 both my aunt and 74-year-old grandmother were issued their first set of turnout gear. I was able to recruit them both to become rehab specialists for the fire service.

Having an entire family engaged in the volunteer fire service can be challenging at times. In addition to our full-time careers, our volunteer commitments are just as much a responsibility. The kids have had to adjust to both mom and dad running out the door as the tones sound. My oldest daughter often has to pass on invitations with friends to stay home and watch her younger sister while we attend weekly fire trainings. While we have a strong commitment to the fire service, we also learned to set boundaries to protect our family. My husband and I used to fight fires together, but we now have an agreement to never make entry at the same time. We want to ensure that a parent always comes home. We also plan family outings outside of our fire service coverage area. This ensures that a fire call won't interrupt our special time together. Volunteering as a family has brought us all closer together, I could not imagine our life without the fire service.

– Candice M., OH



Helping Your Volunteer Stay Physically and Mentally Fit

Staying in good physical condition can save your firefighter's life as well as allow them to better support the other first responders and those in need on the scene. While this can require adding more time to your schedule for working out or planning healthy meals, it can also be a fun family activity that can be enjoyed together. Hiking, jogging, or biking can be done as a family and will benefit all. Healthy eating is a lifestyle change that can positively impact the entire family. Supporting your firefighter's need to be healthy and fit is one way to also contribute to your community and will help you to feel better as well.

Heart attack is the leading cause of on-duty firefighter fatalities, accounting for around half of all firefighter deaths each year. This alarming statistic emphasizes how important it is for a firefighter to be physically ready for the job they are performing. The National Volunteer Fire Council (NVFC) launched the Heart-Healthy Firefighter Program in 2003 to improve the health of firefighters and lessen instances of heart attack and other life threatening illnesses through education, awareness, and resources. The Heart-Healthy Firefighter Program promotes fitness, nutrition, and health awareness for all members of the fire and emergency services, both volunteer and career.

> Resources are available at www.healthy-firefighter.org to help firefighters, departments, and families get and stay healthy.



Firefighting is not only a physically demanding job but also mentally demanding. Responding to calls is stressful to start with, but added to that is the fact that first responders often respond to calls involving life and death situations that can be very emotionally charged. First responders may be exposed to scenes of death, injury, and loss that most people will never see their entire lives. Acknowledging the emotional side of the profession is an important first step towards developing coping mechanisms and a support network to help mitigate its impact. Some departments may have support systems in place to help the first responders deal with these stressors immediately after the incident. These support systems can help the first responder to manage the stress and adapt more quickly to routine life. In some cases, additional support is needed to deal with the longer-term emotional impact that may come from being a first responder.

There are also many resources outside of the department that can help your loved one manage the mental and emotional side of the profession. The NVFC launched the Share the Load program to provide behavioral health tools and resources to first responders, departments, and families.

Access Share the Load resources at www.nvfc.org/help.



When Your Volunteer Runs a Call for Someone They Know

One aspect that makes volunteer firefighting even more challenging is that you are often serving in the community where you live and know many people. Chances are your volunteer will eventually respond to a call to help someone that they know. It is never easy when a friend or loved one loses a child, parent, or spouse, but being the first responder on the scene to help this friend or loved one can be extraordinarily difficult. These situations are already very stressful and may be complicated by an existing relationship. It is important for your first responder to understand this risk

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and consider how a call will be handled when it involves someone they know. A strong family support system will be a great benefit to your first responder. These calls especially require your volunteer and your family to maintain a great deal of strength and professionalism to best help those in need.

Behavioral Health Warning Signs

Between the physical exhaustion and the mental stressors of emergency response, first responders may struggle to cope. As a family member of a volunteer, be prepared for and understand the responses you may see in them. When not addressed, these issues can turn into longer-term challenges such as depression, mood-disorders, anxiety, substance abuse, or even or Post-Traumatic Stress Disorder (PTSD). Some studies have shown that up to 90% of firefighters exhibit some symptoms of PTSD.³

It is important to know the signs and symptoms so they can be recognized and treated. Below are some common fire service behavioral health issue indicators.⁴

Anxiety

- Excessive worry
- Restlessness or feeling edgy
- · Becoming tired easily
- Trouble concentrating
- · Feeling as if the mind is going "blank"
- Irritability
- Muscle tension
- Sleep problems (trouble falling or staying asleep, or having sleep that is not restful)

Depression

- · Isolation around the firehouse or at training events
- Changes in sleeping patterns (insomnia or hypersomnia) or eating habits (significant weight loss or gain, or decrease or increase in appetite)
- · Unusual sadness after calls or perhaps frustration at the outcome
- Unusual or out of character anger (some firefighters may have anger issues not directly related to depression)
- Fatigue or loss of energy when compared to a firefighter's past history during training, on calls, or even activities around the station
- Depressed mood (e.g. feeling sad or empty)
- · Lack of interest in previously enjoyable activities
- · Agitation, restlessness, irritability



Add more exercise and healthy diet to your family's lifestyle. It may help your volunteer if he or she is struggling with physical or behavioral health issues.

³ Fire Engineering, 2012

www.fireengineering.com/articles/2012/02/research-90-percent-firefighters-show-signs-of-ptsd.html ⁴ Share the Load: A Support Program for Volunteer Firefighters, Helpletter, National Volunteer Fire Council, 2014 www.nvfc.org/files/documents/safetyhealth/Behavioral-Health-Newsletter-April-2014.pdf

- · Feelings of worthlessness, hopelessness, and/or guilt
- · Inability to think or concentrate or indecisiveness on or off the fireground
- Recurrent thoughts of death, recurrent suicidal ideation, suicide attempt, or plan for completing suicide

Post-Traumatic Stress Disorder

- Restlessness
- Sleeplessness
- Hyper activity
- · Inability to relax
- Jumpiness
- Difficulty concentrating
- Mental replays or dreams in which a person hears, feels, sees, smells, and/or tastes aspects of a traumatic event
- Shutting off one's emotions
- · Avoiding triggers (places, people, and conversations)

Someone suffering from PTSD may be alert and on the lookout for danger. This is known as increased emotional arousal. It can cause a firefighter to:

- Suddenly become angry or irritable
- · Have a hard time sleeping
- · Have trouble concentrating
- · Fear for their safety and always feel on guard
- · Be very startled when surprised

It can also cause negative thoughts, moods, or feelings. These can include:

- · Feelings of shame, despair, or hopelessness
- · Difficulty controlling one's emotions
- · Problems with family or friends
- · Impulsive or self-destructive behavior
- · Changed beliefs or changed personality traits

Substance Abuse

- Frequent intoxication
- · Intentional heavy use of alcohol or drugs
- Elevated tolerance for alcohol or drugs
- · Symptomatic drinking
- · Psychological dependence on alcohol or drugs
- · Missed work due to alcohol or drug use

Real Life Volunteer Fire Families: Dealing with a Tragedy in Your Fire Department

January 2013 was a hard month for our volunteer fire department. We lost an 18 year-old volunteer to an off-duty ATV accident. As a spouse of a firefighter, I watched my husband go into chief mode. During the incident he did what needed to be done for the emergency. Afterward he was constant movement. Phone calls and running errands. I served as his center in this mess. I was there for him for whatever he needed. As soon as we knew of the incident I started praying. For the volunteer, his family, my husband, the department. I waited for my husband to contact me. I did not harass him with phone calls and texts. I let him talk. I would ask what I could do but not push my way in. In the aftermath, I went with him to meet with the family. I talked with other family and friends while they went over funeral arrangements. I was his silent strength. I was also his contact with the community. The number of community members calling could get pretty over-whelming. I tried to screen calls and pass on information so that he didn't have to over and over. I ran errands to pick up things like a flag for the coffin – sometimes with him, sometimes without. I listened and offered advice as he wrote out what he would say at the funeral.

– Sarah R., AZ

- Lost or impaired relationships caused by alcohol or drug use
- · Concern expressed by family member or friend
- · Problems with law or authority
- · Financial problems
- Belligerence
- Isolation

Suicide

- Appearing depressed or sad most of the time (untreated depression is the number one cause for suicide)
- · Talking or writing about death or suicide
- · Withdrawing from family and friends
- · Feeling hopeless
- · Feeling helpless
- · Feeling strong anger or rage
- Feeling trapped, like there is no way out of a situation
- Experiencing dramatic mood changes
- Abusing drugs or alcohol
- · Exhibiting a change in personality
- · Acting impulsively
- · Experiencing a change in sleeping habits
- · Experiencing a change in eating habits
- · Losing interest in most activities
- · Performing poorly at work or in school
- · Giving away prized possessions
- Writing a will (in conjunction with other warning signs)
- · Feeling excessive guilt or shame
- Acting recklessly

If you notice yourself or your volunteer exhibiting any of these symptoms, reach out for help. Doctors, clinics, hospitals, and even churches may also refer you to support groups or counselors who can help you and your loved ones cope.





Preparing for the Worst: Talking about Line-of-Duty Death or Injury

No one wants to ever have to go through a line-of-duty death or injury, but it is an unfortunate risk of the job. Around 80 to 100 firefighters die in the line of duty each year, and over 69,000 are injured.⁵

While it is not something you should focus on with excessive worry and fear, it is a topic you and your volunteer should plan for and discuss, especially if your volunteer is your spouse. Topics to address include:

- **Financial planning.** How will you support your family without your volunteer firefighter's income? What does and doesn't your insurance cover? Does the volunteer department provide any benefits in the case of a line-of-duty death or injury?
- **Preparing for injuries.** How will your family cope should your volunteer become critically injured? What support groups are available to help you and your family deal with new circumstances or lifestyle changes due to his/her injury? Is your volunteer eligible to receive workers' compensation?
- **Talking with your children.** What important words would you want to share with your children in the case your firefighter is killed in the line of duty? How can you address your children's fear of their parent being hurt or killed in the line of duty?
- **Planning the funeral.** Are there any special wishes they have for funeral services and burial? Do they want a traditional fire department service with a truck procession and dress uniforms?
- **Having a family spokesperson.** It can be helpful to have a family spokesperson and organizer ready to help coordinate the many details during a stressful time such as this, especially if the incident was high profile and the media is interested in the story.

This can be a difficult conversation to have, but knowing what your loved one's wishes are in the event of a line-of-duty death can provide comfort for the surviving family. Take the time to have these difficult conversations so that you and your family are prepared if the unthinkable does occur.

Preparing for a line-of-duty injury is something many fire families overlook. Something as simple as lifting a ladder can cause an injury that puts a firefighter off duty for six months and may affect their ability to perform their regular, paying job. If you are not financially prepared for this, it can be stressful for a family.

Here are some things to prepare for in the case of injury:

- Do you have enough savings to cover time away from work? Or, a plan for additional income should your volunteer be unable to work?
- Do you understand the benefits offered by your department in the event of injury? If workers' compensation is provided through the fire department, at what level?
- Should your family consider an additional type of savings or insurance to be prepared for this scenario?
- How will your health insurance support you in the case of an injury?

To learn about federal death and disability benefits for first responders and public safety officers killed or catastrophically injured in the line of duty, visit www.psob.gov.

⁵ National Fire Protection Association, U.S Firefighter Injuries – 2012, Karter and Molis, 2013, p. 3 www.nfpa.org/~/media/Files/Research/NFPA%20reports/Fire%20service%20statistics/osffinjuries.pdf

Being a Part of Your New Fire Department Family

While there are many challenges in the volunteer firefighting world, there can also be many rewards. One of them is being a part of a new community that can feel like family. Firefighters in general tend to bond due to the stresses of the job and the life circumstances they experience together. Families of first responders can also benefit from this common bond.

Many volunteer departments raise their own funds for the equipment, trucks, and stations that keep their volunteers safe, so it is common for families to rally together in support of these fundraising efforts. Some of the best memories of a community can be the volunteer fire department spaghetti dinners, bake sales, and festivals. These events offer an opportunity for family members to get involved and get to know the other fire department members and their families.

Some departments also have auxiliaries or non-operational volunteer opportunities, enabling family members to get involved in ways other than through fighting fires or responding to emergency medical calls. One example is to provide rehab services to first responders during calls. When out on a fire, firefighters need to refuel their bodies with water and food and sometimes just need a place to warm up or cool off before heading back in with a fresh air tank. This can be an easy way to get involved with the fire department, get to know other families, and show your volunteer how much you appreciate and support their choice to serve. Other fire departments may need help writing grants to obtain much-needed funding, conducting public education, or staffing department open-houses or recruiting events. The ways in which family members can get involved in are endless.

Learn how to get involved at www.firecorps.org.



Family Dynamics

There are many benefits to being part of a fire service family, but, as with any family, there can also be challenges, disagreements, and even personalities that just don't mesh. Remember that like our own families, the family dynamics in a volunteer fire department can vary, but at the end of the day you are all there to serve together, to do good together, and to help each other. One perspective to keep is this: Your volunteer fire families are going through similar stresses, strains, worries, fears, and interruptions. They experience this unique lifestyle with you and can be a tremendous source of support in times of need. While it may not happen overnight, many volunteer fire families find their best friends and confidantes in other volunteer family members.

Real Life Volunteer Fire Families: Involving the Family

Our town has an annual Columbus Day parade, in which the fire trucks take part. Our family rides the fire truck and tosses candy to the children along the route. During the summer, almost every weekend the town has fireworks. Then, of course you have Fourth of July. The fire trucks are required to be there for protection, and the families get to ride the truck too and get front row seats. It is really fun. At Christmas, Santa rides into the town concert on the fire truck and again families ride too. It has been a wonderful way for our children to participate in a fun way. It also provided them with an opportunity to see their dad in action! Our participation lets him know we support what he does for the community.

- Debbie B., NJ



Involve your family in the fun, social activities of the department.

Your relationships, communication, and respect with the other fire service families is just as much a key to a successful volunteer fire department as your firefighter being able to respond to a call. As an age old proverb states, it takes a village to raise a child. In this case, it truly takes a village to operate a successful volunteer fire department, and this includes the family members of the volunteers.

Understanding the Passion and Commitment of the Fire Service

Some of you may be reading this guide and thinking to yourself, "This is all good and I'm glad to be a part of this 'new family,' but it seems like my spouse

Real Life Volunteer Fire Families: A 100% Volunteer Town

My name is Deanna and my husband, Jack, has been on the local volunteer fire department for about 3 years. Our town is 100% volunteer. Right now we have 14 "active" members, but only about half of them show up on a routine basis.

Part of having such a small department is that you can't pick and choose what fire you want to go on. If those tones sound, you have to go running because there is no one else to do it. Our volunteers don't have shifts like bigger departments. They are on call 24/7/365. This often means having to run out on family events.

I had never been around the actual fire side of things before until I met my husband and he joined the department. I didn't understand the amount of dedication it took to be able to take off at the sound of a pager. At first it was hard – he would miss birthday parties, family night, and holidays. Then, the more he did it and the more I saw how much he loved what he was doing, I was ok with it. My kids are getting to the ages where they also understand why daddy is leaving. Sometimes, he is in such a hurry that he forgets to say goodbye, but he always has a hug and kiss waiting for us all when he gets home. Yes, it's a bummer when he has to leave in the middle of a birthday party, but I wouldn't have it any other way.

– Deanna F., KS

Real Life Volunteer Fire Families: Understanding His Passion

I remind myself frequently how proud I am of my husband. He made this commitment before we married. It is more than just a recreational pasttime. This is part of his passion, and ultimately, I want him to pursue that passion. When times are hard, I remind myself of that.

- Bethany H., OH

cares more about the fire department than our own family." You are not alone in this feeling. Firefighting can be a very intense and passionate focus for some people. It certainly seems as if some people were "born to be firefighters," and for that we can all be grateful to have people who want to do this dangerous work. However, it is very true that balance is important in all relationships.

Speaking especially to spouses, keeping open and clear lines of communication is key to having a successful relationship with a volunteer first responder. Even if you don't share the same passion for the fire service, try to understand your firefighter's commitment to this service and their need for your support. As noted before, being a volunteer firefighter is more than a hobby – it is a way of life. By recognizing this and working together with your firefighter to adjust to this lifestyle, you can create a new dynamic that works for your family.

Conclusion

Being part of a volunteer fire family can be an incredible and rewarding experience. You may not be the one that signed up to be a volunteer firefighter, but having a spouse, brother, sister, child, or parent join the fire service will still have a significant impact on your life. By embracing this new lifestyle with your volunteer, you can learn to break down barriers, overcome challenges, build relationships, and reap all the great things the fire service has to offer.

We hope this guide has offered some insight as to what it means to be a volunteer fire family and will help you, your volunteer, and your family thrive in this service.



A Volunteer Fire Family Oath

In the good times and bad, having a reminder of the why and the purpose is helpful. This Volunteer Fire Family Oath was created just for that purpose.

We are a Volunteer Firefighter Family.

We serve. We care. We support each other.

We strive for a healthy lifestyle and will train to be best prepared when duty calls.

We will live by the standards of honor, pride, and respect with which our volunteer firefighters serve our community.

We will remember that when the time to serve does arrive, we will support our volunteer's immediate response to assist those in need.

We will encourage and strengthen our volunteer firefighters with our words and actions.

We promise to respect the fire family and honor the fire service in all that we do.

Through strong communication and commitment to our marriages and families, we understand we all have a role to play in a successful volunteer fire community.

We accept with dignity the honor of being the family of a volunteer firefighter.

Helpful Resources and Links for the Volunteer Fire Family

There are a number of resources available for volunteer first responders and their families to help them navigate the fire service life. From first responder health and safety to support for families and relationships, we encourage you to tap into these resources to help your volunteer and your family stay safe and strong.

Family Resources

Federation of Fire Chaplains

www.firechaplains.org

The Federation of Fire Chaplains assists departments in offering an effective chaplain service with the goal of providing aid and comfort to firefighters and their families.

Fire Corps

www.firecorps.org

Fire Corps allows community members to serve their local fire/EMS department in non-emergency roles, such as fire prevention education, fundraising, administration, public relations, and more. It is a great way for family members of firefighters and EMTs to get involved with the department without becoming a first responder themselves.

FirefighterWife.com

www.firefighterwife.com

This is an online community for wives, fiancées, and girlfriends of firefighters. There are many free articles and resources as well as a community of members available 24/7 to offer encouragement and support. Their mission is to strengthen fire marriages and encourage fire families.

National Junior Firefighter Program

www.nvfc.org/juniors

Junior firefighter programs provide youth, including children of first responders, an opportunity to learn about the fire service and be involved in a safe and educational way. Youth gain valuable life skills such as teamwork, leadership, responsibility, commitment, and community service. At the same time, they participate with the department through non-operational activities such as training, providing fire and life safety education in the community, fundraising, and more.

Health & Safety Resources

Everyone Goes Home

www.everyonegoeshome.com and www.lifesafetyinitiatives.com

This program by the National Fallen Firefighters Foundation is designed to prevent firefighter line-of-duty deaths and injuries. It includes resources and trainings to help first responders and departments implement the 16 Firefighter Life Safety Initiatives.

Firefighter Behavioral Health Alliance

www.ffbha.org

This nonprofit organization aims to educate senior fire officers, firefighters, EMS, and supporting personnel about behavioral health, the mental stressors that this type of job can have, and the consequences of not recognizing them.

Firefighter Cancer Support Network

www.FirefighterCancerSupport.org

The objective of the Firefighter Cancer Support Network is to provide timely assistance and support to all fire service members and their families in the event of cancer diagnosis.

Heart-Healthy Firefighter Program

www.healthy-firefighter.org

With heart attack being the leading cause of line-of-duty firefighter deaths, this program from the National Volunteer Fire Council provides resources and tools for getting and staying healthy. This includes an interactive fitness challenge, healthy recipe archive, fitness demonstration videos, webinars, and resources for implementing a department health and wellness program.

National Center for PTSD

www.ptsd.va.gov

Part of the U.S. Department of Veterans Affairs, the National Center for PTSD is dedicated to research and education on trauma and Post Traumatic Stress Disorder. The web site provides information and resources for those experiencing PTSD and stress reactions as well as for their family and friends.



NVFC B.E.S.T. Priorities

www.nvfc.org/health_safety

Help your firefighter be at their B.E.S.T. by focusing on health and safety. The B.E.S.T. priorities are divided into the areas of Behavior, Equipment, Standards and Codes, and Training and offer a series of practices first responders should adhere to in order to stay safe, as well as resources to help them achieve these goals.

Share the Load™

www.nvfc.org/help

This support program from the National Volunteer Fire Council provides firefighters, EMTs, and their families with tools and resources for behavioral health. This includes a free, confidential, 24/7 helpline; online resource center; newsletter; training; and more.

Line-of-Duty Resources

Funeral Procedures for Firefighters

www.nvfc.org/hot-topics/funeral-procedures

This resource manual provided by the National Volunteer Fire Council provides information about how to properly conduct a funeral service for a firefighter.

National Fallen Firefighters Foundation www.firehero.org

The Foundation provides a number of programs and resources to help departments and families deal with the tragedy of losing a firefighter in the line-of-duty. This includes Local Assistance State Teams (LAST), information on benefits available in each state for the families of fallen firefighters, a Fire Service Survivor Network, and more.

Public Safety Officers' Benefits Program

www.psob.gov

The Bureau of Justice Assistance's Public Safety Officers' Benefits Program (PSOB) provides death, disability, and education benefits to the survivors of a public safety officer who has been killed or permanently and totally disabled in the line of duty.

Wills for Heroes Foundation

www.willsforheroes.org

Wills for Heroes programs provide essential legal documents free of charge to our nation's first responders, including wills, living wills, and powers of attorney. By helping first responders plan now, they ensure their family's legal affairs are in order before a tragedy hits.





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