



THE NICKEL LINE

Caring for our Firefighters for over 100 years!



Spring 2023 EDITION

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in our next newsletter?
Please email mnunes@sdfra.org

San Diego Fire Relief Association
10509 San Diego Mission Road
Suite F
San Diego, CA 92108

Table of Contents

Our Dedicated Staff	2
Board of Directors	3
Letter from the President	4
SDFRA Membership Updates	5
Retired Corner	6
Aging Heroes/Last Alarms	7
Member Benefits	8
FirefighterAid Update	9
Fire Family Services	10

Our Dedicated Staff



Marisa Nunes
**Manager of
Operations
SDFRA**



Andrew Garcia
**Member Engagement
& Claims
Representative
SDFRA**



Susan LaNier
**Accountant
SDFRA**



Sara Berns
**Executive Director
of SDFRA &
FirefighterAid**



Amber DeBartolo
**Community Programs
Coordinator
FirefighterAid**

Board of Directors



Brandt Truver
President



Kelly Doan
Vice President



John Brubaker
Treasurer



Jeff Williams
Secretary



Dan King
Board Director



Arnell Garcia
Board Director



Sean Brambir
Board Director



Kenneth Barnes
Board Director



Ben Vernon
Board Director



Corey Teng
Board Director



Geof Cummings
Board Director



Jon Handley
Trustee



Lorraine Hutchinson
Trustee



Jeff Carle
Trustee

We're dedicated to you, your families, your profession, and our community.

Letter from the President



SDFRA Members and Families,

I hope this newsletter finds you and your families well and that 2023 is off to a great start. As I sat down to write this letter, I was overcome with joy. These last few years have been challenging for us personally, professionally, and even for our organization. But we have made it, and as I was thinking about all the great things that have happened since my last letter, and am thankful that I now get to write about positive things.

One of the most notable positive things is the return of our flagship event, the San Diego 9/11 Memorial Stair Climb. After a long hiatus, we were finally able to host the event, and it was a great success. Additionally, we have been able to be involved in and host several other great events, such as the SDFD Mustache Madness and Surviving Spouses Breakfasts.

We look forward to the Motors for Minds car show hosted by SDFRA member Justin Lofits, where we will be raising money for our mental health programs. It is great to have these events back as they allow us to spend time together and highlight the important programs and work being done at SDFRA.

Recently we, as a board and staff, gathered at the Firehouse Museum to complete our annual strategic planning session. Last year we created one, two, and five-year goals for the organization that will help us continue to provide the services that our members rely on daily while ensuring the organization is prepared for future challenges. This year, we met to revisit the goals and made any necessary adjustments to the plan. The goals for SDFRA are broken into three categories: Building Development, Governance and Member Benefits. I've listed a few of the short-term goals below for your review.

BUILDING DEVELOPMENT

- Ongoing Maintenance
- Budget for Improvements

GOVERNANCE

- Ensuring Board Education
- Board Recruitment, Onboarding
- Add Staff

MEMBER BENEFITS

- Non-Monetary Benefit Review, Business Development (Attorneys, Wills, Financial Literacy)
- Increase Use of the Online Portal

In addition, we welcomed John Brubaker into his new role as Treasurer. I want to thank John publicly for his willingness to take on these added responsibilities. I also want to take a moment to thank Ken Barnes for his time as our organization's Treasurer, his mentorship, and leadership in the position were greatly appreciated. Fulfilling the duties of a treasurer for a non-profit organization is a big job. With Ken's financial background, he was willing to provide leadership in the financial life of the organization. The board is grateful for his honesty and teachings as we continue to provide protection, care, and relief to our members.

I hope you enjoy the newsletter and catching up on all the great things at SDFRA. We look forward to seeing you at one of our many events in the coming months, and as always, we thank you for your continued membership and trust in SDFRA.

Respectfully,

Brandt Truver, President



SDFRA Membership Updates

By: Marisa Nunes

Dear SDFRA family,

Our team is always humbled by the experiences and interactions we have with our membership. The following Thank You's are from your fellow SDFRA members who have received assistance within the past few months. We have respected their request to remain anonymous. It is because of the kindness that you share with your fellow firefighter family that they are able to care for themselves or loved ones, without having extra stressors. Those on the receiving end are so appreciative, grateful, and speechless when it comes to your generous gestures. If you would like to volunteer, provide a meal, help with a work party, or event, please visit our website at www.firefighteraid.org, and click on the "Take Action" Tab. Here are a just a few thank-you's from your fellow SDFRA members:

"I want to personally thank the Relief Association for their assistance while injured. During my injury, I was unable to work overtime and was on a fixed income making simple tasks of grocery shopping, daily commuting, and paying bills on time challenging. Overcoming these obstacles was made possible with the membership and board's gracious assistance. Thank you very much!"

"We want to thank you from the bottom of our hearts for assisting our fire family. Our daughter was given such wonderful treatment that we were more than happy to work hard to get for her, but this assistance from the membership and the board, especially before the holidays, is a gift that we never expected. And it is something we appreciate more than words can say. Thank you for this opportunity and all your hard work. We are so grateful."

"I want to thank you for your generosity and for supporting firefighters, their families, and the community. I recently requested assistance from the Relief Association while on light duty. I contacted Marisa who was very helpful to me during the process. I cannot express enough how thankful I am for the Relief membership, board, and staff for your kindness and support."

"Personally I LOVE you all. Thank you for all you do."

"I attend and enjoy all get togethers. Thank you for the remembrances during the year."

Frequently Asked Questions By the Membership

- 1. What are the office hours?** Monday thru Friday, 8 am to 4 pm. The building gate code is #9050.
- 2. What is the turnaround time for Medical Claim Reimbursements?** If you walk-in, mail-in, or fax claims it takes roughly 6-8 weeks to receive your reimbursement check. Online member portal reimbursement checks should take 3-4 weeks. We have many of members utilizing the reimbursement system now that it is online. We are looking to add another team member soon.
- 3. If I have never activated my Apptivo online member portal how do I go about doing so?** You can either call (619) 281-0354 (option 2) or email mail@sdfra.org to receive the activation link.
- 4. If the system is not accepting my PDF document what should I do?** Try saving your document as a jpeg.
- 5. How do I update my address, dependent(s), phone, and email?** You are more than welcome to update this information with our team by phone or email.
- 6. If I am retiring, what do I need to do in order to continue as a member of the SDFRA?** Please visit www.firefighteraid.org to update your member information, deductions, and beneficiary forms. The documents can be mailed, dropped off in-person, or emailed to me. It is important to note that retirees have 90-days from the date they retire to decide if they would like to continue their membership. Dues can be requested from San Diego Employees Retirement System (SDCERS), San Diego Firefighters Federal Credit Union (SDFFCU), or a personal check.

Retired Corner

By: Lorraine Hutchinson

Greetings, Fellow SDFRA Members,

I hope you are all doing well and enjoying life. We have all witnessed how short life can be, so making the most of it daily is what we all (active & retired) should aspire to. It is hard to believe it has been 8 years since I retired. It has been a whirlwind for me. After retirement, I briefly worked for Susan G. Komen until my father became ill, and I became his caregiver. Unfortunately, he passed away in November 2016. I was blessed to have my newborn grandson and daughter move back to San Diego, and I could watch my grandson while his mom worked. Eventually, he was old enough to go to school, and for the first time since I began working at 16, I was without a job.

I enjoyed being the master of my time. Then Southwestern College's Fire Technology Program recruited me to work on gaining State Fire Training Accreditation so that SWC could offer a Fire Fighter 1 Academy. Initially, I was hired to work part-time, which was great! But I soon learned that it was not part-time work and was therefore hired full-time. I am proud to say that we earned Accreditation in 2021 and are currently in our 2nd Academy.

I was not ready to completely give up working for a couple of reasons. First, with my chemo history and my dad experiencing dementia, I was too young to stop using my brain. Second, I wasn't disciplined enough to do this on my own. At various times throughout my career and especially near the end, everyone said to have a plan. And I did. Even though things didn't work out the way I planned, I feel like they worked out how they were supposed to.

The past two years I have served as a Trustee on the San Diego Fire Relief Association Board and it has opened my eyes to all the support and assistance we provide for our members. I have seen support for member/family deaths, major illnesses, catastrophic injuries, financial hardship, stress, and emotional trauma. So let's keep the support going for this AMAZING organization.

I stay connected with the department through Ron Moskowitz's Retired Fire and Police Association emails, Facebook, GEC, Women's Fire Prep Academy, instructors from SDFD who I have hired, and getting together with friends I have made throughout the years. I stay busy during retirement, working, spending time with my family (especially my grandkids), and traveling.

I want to take a moment to celebrate the lives of all firefighters lost since our last newsletter. "Firefighters never die; they just burn forever in the hearts of the people whose lives they saved." – Susan Murphree

Take care of yourselves and your families,

Lorraine Hutchinson, Trustee



Aging Heroes

By: Marisa Nunes

Aging Heroes is a program that provides supportive care and resources to our low-income and or elderly Firefighters and surviving spouses. The past four years our small but mighty staff has made a great effort to get together and share our support to our fire family. We have planned to have four brunches this year, and recently had our first one in March. During this gathering, we provided a very detailed contact list that included those that approved to have their contact information shared within this group, with the hopes of additional gatherings. The next brunch is tentatively planned for late Spring or early Summer, so please be on the lookout for our next invite mailer. If you have any questions Amber would be happy to assist you, and she can be contacted by phone (619) 281-0354 (option 3) or by email at adebartolo@sdfra.org.



Last Alarms

RET. ENGINEER, ERNEST J. STRZELECKI
LAST ALARM NOVEMBER 23, 2022

RET. FIREFIGHTER, MICHAEL FERGUSON
LAST ALARM JANUARY 22, 2023

RET. FIRE INSPECTOR, GARRY C. ALLEN
LAST ALARM DECEMBER 12, 2022

RET. CHIEF, CHARLES KOLB
LAST ALARM JANUARY 24, 2023

ACT. FIREFIGHTER, CHET BERTELL
LAST ALARM DECEMBER 13, 2022

RET. CAPTAIN, CRAIG HEATON
LAST ALARM FEBRUARY 7, 2023

RET. FIREFIGHTER, JOHN RANKIN
LAST ALARM JANUARY 7, 2023

RET. CAPTAIN, JOE FRANCIS
LAST ALARM FEBRUARY 19, 2023

RET. ENGINEER, JOSEPH VIA
LAST ALARM JANUARY 12, 2023

RET. CAPTAIN, ROBERT J. LOCKE
LAST ALARM FEBRUARY 20, 2023

“WE HONOR THE NOBLE TRADITIONS OF THE FIREFIGHTER BY CARING FOR THEM AND THOSE THEY LEAVE BEHIND.”

Member Benefits

By: Lori Bolander



We have all heard of a bucket list – a list where you put to paper all the things you want to accomplish, places you want to see, and experiences you want to have before you die. In 2007, Jack Nicholson starred as Edward Cole in a movie called *The Bucket List*. In the movie, he and Morgan Freeman have the time of their lives completing their bucket lists and the result is they die much happier for having had the adventures together.

In thinking of my bucket list and knowing what I know about administering estates, I think we should all have another kind of bucket list: one that sets forth all the things that you should do before you die to ensure your loved ones are left solid directions of what you desire and does not leave them sitting in the attorney's office or court. As a firefighter, having this list is particularly important, given the nature of the work and higher possibility of death or incapacitation the job carries.

1. Complete or update your Estate Plan
2. Make Post Death Arrangements
3. Correctly Title Your Assets
4. Look at Your Beneficiary Designations
5. Consider a Final Expense Life Insurance Policy
6. Talk to Your Loved Ones

Gallagher Bolander Smedley, LLP can help check off #1 from the list above. Our firm has been in Ocean Beach since the 1950s and our attorneys have several decades of experience with estate planning. We offer flat fees for estate plans which are typically \$2,000 for a single person and \$3,500 for a married couple. We do offer a 20% discount for firefighters. For updates to your estate plan, they vary and are determined on a case-by-case basis, but typically cost less. We do not charge to review your existing estate plan. Contact our firm to set up an appointment at GBSOffice@LawGBS.com or call our main line at (619) 223-1641.

By: Krista Graham

ESTATE PLANNING
What legacy are you leaving?

BASICS OF AN ESTATE PLAN

1. REVOCABLE LIVING TRUST-
Assets held in a trust avoid Probate. A trust ensures that your assets are protected and that your beneficiaries are able to avoid the stress and expense that the probate process can cause.

2. HEALTHCARE DIRECTIVE-
An Advance Health Care Directive (AHCD) outlines your healthcare decisions if you are incapacitated and cannot make decisions for yourself.

3. DURABLE POWER OF ATTORNEY-
A Durable Power of Attorney (DPOA) enables you to designate someone to make financial and legal decisions on your behalf should you become unable to do so yourself.

-EXCLUSIVE OFFER-
for San Diego Fire Relief Association

- \$500 off Estate Planning Packages
- \$200 off Will Packages
- 30 minute free Consultation

CALL NATALIE AT (858)-780-6104

- Free Home Warranty with the Purchase or Sale of a Home (\$500-\$800 Value)
CALL KRISTA AT (619)-729-3612

NATALIE MILLER, ESQ.
858-780-6104
NATALIE@NAMILLERLAW.COM

KRISTA GRAHAM, CPRES.
619-729-3612
BUYSELLSOLDS@gmail.com

FirefighterAid Update

By: Sara Berns



Spring is finally here and hopefully all the winter weather is behind us and we can go back to our regularly scheduled San Diego programming! FirefighterAid is also ready to spring into action. We have been gearing up for a year of fundraising and events so we can best support our firefighters and their families for whatever may come their way. In February, Firehouse Pacific Beach hosted a fundraising brunch with the help of some new servers and bartenders fresh from Station 21 for a fun morning at the beach and raised over \$3000 for FirefighterAid. Do not worry if you missed it, we will be back this Fall for another brunch event. We are so grateful for all our supporters hosting events to help fundraise for Firefighter Aid including Motors for Minds coming up on May 20th, SDFD Mustache Madness, and Firehouse PB both confirmed for 2023.

As a reminder FirefighterAid offers a variety of grants to Firefighters working in San Diego County including:

- Medical Hardship Grants for firefighters or their immediate dependents experiencing an injury, illness, or a recent diagnosis
- Mental Health Bridge Grant, up to \$500 reimbursement for therapeutic service charges paid out of pocket
- Cadet Scholarships

In addition to our grants, we continue to support the widows of our firefighters through events, special communications and many other ways of assistance if needed. If you are a firefighter or widow(er) of San Diego County and would like more information on any of these programs, please contact Amber Debartolo at adebartolo@sdfra.org.

CAPP Goes Digital

We are also excited to announce, the Cancer Awareness and Prevention Program has gone digital. Thanks to the generous support of the Dauch Family Foundation, Mustache Madness, and all our 2022 Stair climb supporters we were able to convert our CAPP program into an accessible video series to help spread the message of cancer prevention. Stop by our website and check out the CAPP page under "Our Programs" to view the videos. Our goal is to continue outreach throughout the county and train more departments on this valuable information.

SAVE THE DATE!

San Diego 9/11 Memorial Stair Climb, September 10, 2023

We are thrilled to announce that the 2023 SD911MSC event will once again be hosted at the San Diego Hilton Bayfront on Sunday, September 10, 2023! Keep an eye on our social media, emails, and website for updates on important deadlines, registration, and sponsorship as we finalize details and prepare for another great year of fundraising. If you have questions in the meantime or would like to be added to our email list, please check out to www.firefighteraid.org.

Thank you to our generous sponsors, donors, and fundraisers for your support during the 2022 San Diego 9/11 Memorial Stair Climb! Your generosity shows how much you care about supporting Firefighters and families who sacrifice to serve our communities every day. As we begin to prepare for this year's SD911MSC, we want to thank our supporters who make the event possible. We hope to see you again on September 10th for another great climb!



Fire Family Services

By: Chaplain Jerry White



I am a San Diego Fire-Rescue and Lifeguard chaplain as well as with Firefighters For Christ International. My career began in 1965 as a beach lifeguard until 1973 when I transferred to the San Diego Fire Department. With over 40 years of experience as a First Responder, I spent four years in Heavy Rescue before moving to the Hose Dept. I participated as a fire and arson investigator during some of the greatest tragedies in San Diego's history. This included the Aerospace Museum (Balboa Park) Fire, Plane Crash (PSA-182) North Park. I was also involved in development of MAST (Metro Arson Strike Team). Towards the end of my career, I was a part of the strike team that fought the Cedar Fire (273K acres).



Many First Responder's never seek help or counseling during their careers of difficult calls. Internal emotions overflow causing a reaction from their experiences. Most think chaplains show up after a tragic incident or perform weddings or funerals. Chaplains are required to have completed extensive hours of education and training in Critical Incident Stress Management (CISM). A chaplain's most important duty is to "HELP." Help can take many forms, from sitting and listening to providing meals, finding housing, etc. Support also includes prayer, or it can be discussing spiritual things; this will only be done "IF THE INDIVIDUAL ASKS FOR" a scriptural explanation or prayer. For more information, utilize the Health & Safety Resource QR code that is located just to the left of this article.

By: Kendall Wood



I am an experienced registered yoga teacher (E-RYT 500, C-IAYT in training) specializing in Yoga Therapy. I have taught for seven years and worked primarily with firefighters and the first responder community for the last four years. I teach at CAL FIRE's Training Center South in Riverside, CA, and have worked with first responder organizations around the county in person and online.



Yoga therapy mainly benefits firefighters as a tool for regulating the nervous system. If you struggle with sleep issues, hypervigilance, anxiety and/or symptoms of post-traumatic stress, yoga therapy can help! These private 1:1 sessions are hosted online via Zoom. First Responders and their immediate family members can access private sessions for 10% off with the code "IVERSON" when they book online. There are also discounts for purchasing class packs. My ideal clients want to learn:

- Tools for better sleep, relaxation, and recovery
- Relief of anxiety/stress/managing difficult memories
- Exercises for mobility and injury prevention
- Meditation and mindfulness practices
- Breathwork techniques

To schedule and learn more, please visit www.KendallAnne.com and follow my work on Instagram [@KendallAnneYoga](https://www.instagram.com/KendallAnneYoga) for updates and events. At your first session, you can expect a detailed intake where I will go over health history, lifestyle, injuries, etc then, create a lesson plan with tools relevant to your needs. Every session is uniquely tailored to the individual. Please reach out with any questions at kendallanneyoga@gmail.com

1st Annual **Firefighter Charity**
Motors for Minds
Car Show
Supporting Mental Health
 OPEN TO ANY MAKE / MODEL / YEAR

Saturday May 20th 2023

El Monte Park Lakeside, Ca



9:30 a.m. - 2 p.m.



FREE EVENT
 MUSIC

LOCAL FOOD VENDORS KID & DOG FRIENDLY
 TROPHIES RAFFLE PRIZES SILENT AUCTION

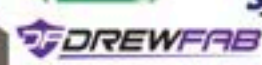
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All Proceeds Benefit FirefighterAid

Register Your Ride with QR Code





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