



FULLY INVOLVED

THE NEWSLETTER FOR THE MEN AND WOMEN OF TAMPA FIRE RESCUE

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Super Bowlers?

TFR, Bucs rookies team up on the lanes



From left: F/F Trace Venegas, Kenny Bell (WR), Deshazor Everett (CB), F/F Suraj Somaiah, Jameis Winston (QB), F/F Whitney Pardo, Chris Hackett (S) and Scott Kozelenko. *Photo by Jason A. Penny*

Tampa Bay Buccaneers rookies teamed up with probationary and recently-hired firefighters for an afternoon of bowling at Pin Chasers Midtown July 28. The event was one of many planned for the NFL rookies to familiarize them with the people and places in the community they represent. According to a release from the Buccaneers, the “rookies will participate in a variety of outreach activities as members of the Buccaneers Rookie Club, the team’s longstanding effort to engage its youngest players with the local community. In 2015, the group has already taken a trip to James A. Haley Veterans’ Hospital to spend time with wounded warriors and visited MacDill Air Force Base to greet local servicemen and servicewomen stationed in Tampa.”

More than 20 Buccaneers rookies including 2013 Heisman Trophy winner and 2015 NFL first round draft pick Jameis Winston participated in the event with Tampa’s Bravest. Winston presented a signed team football to Chief Tom Forward and expressed his appreciation for the firefighters. “Thank you for what you have done for this community and for what these young men and women are going to do for this community,” said Winston. “We’re looking forward to us being new to this community and I have to say, we did beat y’all’s squad so we are already starting our winning tradition against y’all,” Winston joked. He added, “Hopefully we can win together.” Click [here](#) for more photos from the event.

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Hillsborough County first day of school is August 25!



From the Chief: *Uniform Dress and Appearance*

Pride in one’s personal appearance and wearing the uniform greatly enhances the esprit de corps essential to an effective and professional fire rescue organization’s image. Therefore, it is most important for all members of Tampa Fire Rescue to maintain a high standard of dress and personal appearance. The five elements of

this standard are neatness, cleanliness, safety, uniformity, and professional fire/rescue image.

The first four elements are absolute, objective criteria needed for the efficiency and well-being of members of our team. The fifth, professional fire/rescue image, is subjective, but necessary. Appearance in uniform is an important part of professional fire/rescue image. Judgment on what is proper image differs throughout our profession and our communities. The American public and its elected representatives draw certain conclusions on emergency responders’ effectiveness based on the images our members present. The image must instill public confidence and leave no doubt that the members of Tampa Fire Rescue live by a common standard and respond to uniform order and discipline. The image of a disciplined and committed fire/rescue professional is incompatible with the extreme, the unusual, and the fad. Every member of Tampa Fire Rescue has a responsibility to maintain an “acceptable professional image,” as well as the right, within limits, to express individuality through his or her appearance.

A very important part of the uniformity and professional image our members project and the impression they create is how he or she wears their uniform. As with other personal appearance standards, Tampa Fire Rescue’s Uniform and



Appearance Policy emphasizes a neat, clean, professional image. Members have a responsibility to keep their uniform clean, neat, and in good repair. Also, members are responsible for knowing the authorized uniform combinations and the correct placement of ribbons, insignias, badges and other uniform items.

Supervisors and Acting Supervisors do not have the authority to waive grooming and appearance standards except as identified in Tampa Fire Rescue’s Rules & Regulations 103.05 – 103.09. Supervisors must be knowledgeable of uniform and personal grooming and appearance standards (regardless of gender of subordinate) and set the example of acceptable standards. Supervisors should perform random uniform inspections to ensure subordinate members are in compliance with TFR’s policies and all applicable supplements. Supervisors must ensure subordinates comply with these instructions and take appropriate corrective action when members do not meet acceptable standards.

Finally, how much are you judged on your appearance at work? Surveys can offer some guidelines as to what senior leaders expect. Sylvia Ann Hewlett of the Center for Talent Innovation surveyed 268 executives and interviewed 4,000 college-educated adults on executive presence, including appearance. More than a third of surveyed executives considered polish and grooming the most vital to one’s personal presence, ahead of physical attractiveness (less than a fifth). It’s not your body type, height or weight that matters. It’s what you do with what you’ve got. Anyone can improve his or her looks through better grooming habits. While dress standards vary, good grooming signals discipline, competency, good health and that you care.

Until next time, stay safe out there and I’ll see you soon...

Fully Involved

- Tampa Fire Rescue Chief:** Chief Tom Forward
- Public Information Officer:** Jason A. Penny
- Contributors:** Chief Danny Olegario
Capt. Wes Adwell
Peter Ignacio

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ARFF Division receives firefighting tool

By Chief Danny Olegario

The ARFF division has many tools at its disposal that are highly specialized and unique in the fire service to ARFF operators. Recently, at TPA, the airport provided a new training prop to enhance the skills of ARFF vehicle operators. ARFF1 and ARFF3 each have an HRET. What is an HRET? This stands for a High Reach Extendable Turret. The HRET allows crews to rapidly reach high areas such as mounted engines, roofs of aircraft, and tail cone fires without exposing personnel to hazardous conditions and saving valuable time. In the fire service think of it as a



ARFF crews train with the new High Reach Extendable Turret (HRET) device.

mobilized sprinkler system capable of flowing water and foam.

This is a hydraulic powered turret that is approximately 50 feet in length and can be articulated. The operator of vehicle can position the HRET for maximum effectiveness and



The HRET device pierces the skin of aircraft to provide extinguishing agents directly to the interior of the fuselage.

quickly apply water, foam, or a third agent while rolling. HRET with a skin-penetrating nozzle has been proven to improve cabin conditions after spray discharge which allows firefighters to enter the aircraft. Typically, the cabin temperatures can quickly reach temps over 1500°F. The flow from the skin penetrating nozzles is rated at 250 gpm. This tool is highly useful, but a lot of training is needed to operate the nozzle and vehicle as one unit.

Here, TFR ARFF crews had the opportunity to utilize a new training prop that TPA provided for training. The vehicle approaches to approx. 15-25 feet. The HRET is articulated into the ideal position, and the skin penetrating nozzle is hydraulically pressed through the aluminum skin. With this new tool, TFR ARFF personnel are enhancing and broadening their skills used in this highly specialized environment.



Readiness key to dealing with floodwaters

By Peter Ignacio

The intense storms that moved through Tampa Bay in early August caused flooding in many areas. Whenever more rain comes to an already saturated region, flooding will continue to be a problem especially in historically flood prone areas. Older neighborhoods with old drainage systems, heavily constructed communities, and low elevation areas around Downtown, South Tampa, and East Tampa are especially vulnerable. According to the City of Tampa's Stormwater Division, the following areas within East Tampa alone are known to have flooding problems during periods of intense rainfall:

- Grant Park, West of 50th Street, South of MLK Blvd.
- Palmetto Beach area: East of 20th St, South of the Cross-town. The area is low and has potential of flooding during extreme high tides.
- Adamo Dr. and 50th St: The intersection has the potential to flood during high tides and heavy rain.
- Columbus between 40th Street and I-4 ramp. Should be avoided during extreme rain events.
- E 7th Avenue and the RR tracks: Area should be avoided during a major rain event.



Westshore Blvd at I-275 in South Tampa. Photo courtesy Twitter @SteveG717

How to Prepare Before a Flood. If you live in a high flood risk area, you have to take measures to protect your home against flood damage. Make sure to elevate the furnace, water heater, and electric panel in your home. Also consider installing "check valves" to prevent flood water from backing up into your drains. If possible, construct barriers to stop floodwater from entering the building. The City of Tampa makes sandbags available for city residents to pick up when there is potential for flood. Also keep in mind that since standard homeowner's insurance doesn't cover flooding, it's important to have insurance protection from the floods associated with hurricanes, tropical storms, heavy rains, and other conditions.



Elevating major components can prevent damage during a flood. Photo courtesy FEMA

During a Flood. During any heavy rainfall or severe weather event, the City of Tampa encourages the public to pay attention to traffic advisories, obey traffic signs/detours, and to exercise caution when driving in and around standing water. Listen to area radio and television stations and be prepared to evacuate if necessary. Make sure to build an emergency kit to help you withstand a flood and ready to go in case you do need to leave your home. The following are tips on how to respond appropriately during a flood:

- Do not drive through water – it is difficult to determine how deep the water is.
- Avoid driving unless necessary. Most cars can be swept away by less than two feet of moving water. If floodwaters rise around your car, abandon the car and move to higher ground. If your car is trapped in rapidly moving water, stay in the car. If the water is rising inside the vehicle, get on the roof of the car.
- Treat non-functioning traffic signals as a 4-way stop. If you see a road closed, follow the detour signs.
- Avoid any downed or hanging power lines - they may be live.
- Stay away from floodwaters. If you come upon a flowing stream where water is above your ankles, stop, turn around and go another way. Six inches of swiftly moving water can sweep you off of your feet.
- Be aware of stream, rivers, creeks, drainage channels, and other areas known to flood suddenly.
- If you need to evacuate, make sure to secure your home and move essential items to an upper floor. Turn off utilities at the main switches or valves if instructed to do so. Disconnect electrical appliances. Do not touch electrical equipment if you are wet or standing in water.

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After the Flood. If your home has been flooded, many dangers still exist although floodwaters may have receded in some areas. Here are some things to remember while recovering from a flood event:

- Return home only when officials have declared the area safe.
- Before entering your home, look outside for loose power lines, damaged gas lines, foundation cracks or other damage. Approach entrances carefully. See if porch roofs and overhangs have all their supports. If you smell natural or propane gas or hear a hissing noise, leave immediately and call the fire department.
- Watch out for wild animals, especially poisonous snakes that may have come into your home with the floodwater.
- Check with local authorities for assistance with disposal of hazardous materials such as cleaning products, paint, batteries, contaminated fuel and damaged fuel containers.
- Make sure your food and water are safe. Discard items that have come in contact with floodwater, including canned goods, water bottles, plastic utensils and baby bottle nip-

ples.

- Contact your local or state public health department to see if your water supply might be contaminated. You may need to boil or treat it before use. Do not use water that could be contaminated to wash dishes, brush teeth, prepare food, wash hands, make ice or make baby formula.
- Roads may still be closed because they have been damaged or are covered by water. If you come upon a barricade or a flooded road, go another way.
- Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the weight of a car.

Stay informed by subscribing to Alert Tampa at www.tampagov.net/alerttampa. Receive emergency notifications, vital updates, and optional informational alerts directly on your home phone, cell phone, or email. If you observe any flooding issues in your community, call the Transportation and Stormwater Services Maintenance Yard at (813) 274-3101.

Save the Date! 27th Annual TFR Awards Banquet



It is that time once again to prepare Tampa Fire Rescue's 27th Annual Banquet. Your awards Committee is excited to announce a change of venue for this annual event. The event will be held on Friday, October 16.

After nearly twenty years at Higgins Hall your Awards Committee has worked diligently to have the venue changed to The Tampa Marriott Waterside. In addition to a newer and nicer venue we have also negotiated special pricing for rooms at the Marriott. The price will start at **\$104 per night** for Friday night. In addition to this they have extended that rate to a limited number of rooms for Saturday night as well. We feel that this will allow people an opportunity to truly enjoy the event. Once the banquet is over you can return to your room and/or take advantage of many of the night life attractions in the vicinity. The block of rooms that we have will be released on September 18th. If you are interested in reserving a room click the button below.

[Reserve Room](#)

Tickets are \$50 each and include dinner, open bar, awards presentation, DJ and dancing. The ticket sales will be announced via city email and Minutes of Chiefs Conference. It is anticipated that they will be available for purchase the week of August 24th.

DROP into Retirement - What next?

By Capt. Wes Adwell

DROP. For those of you with less than 10 years on the job, you may have heard of it, but you're probably not that concerned about it. However, if you've been on close to 20 years or more, chances are you're already "dropped" or seriously thinking about it.

DROP stands for Deferred Retirement Option Program. This is a benefit available through our pension plan. All members are eligible after completing 20 years of service, and can choose to stay up to a maximum of 5 years in the DROP, not to exceed 30 years of employment.

The decision to enter DROP is dependent on the individual and their particular financial situation. Everyone's situation is different. Knowing what you want to do after you retire is an important factor. If you don't have plans, you're healthy, you still enjoy your career, and your household debt is in order, the DROP may not be for you. You can stay on the job for just over 31 years and earn up to 100 percent of your salary for life.

However, the DROP is a tremendous opportunity that we're fortunate to have. The DROP gives us the ability to save a large amount of retirement money in a short amount of time. Five years in the DROP allows you to save up to 60 pension checks before you separate from service. That can add up to a hefty sum. You also have the options of keeping it invested inside the pension and earning the same rate of return (positive or negative), or keeping it in a vehicle that preserves your principal. An additional benefit is that you're no longer paying pension contributions, thus increasing your take home pay. Diverting some or all of that former pension contribution into your deferred compensation account can be a great way to catch up on your contributions.

On the negative side, you are now considered retired for the purpose of some benefits. These include Line of Duty disability benefits. Those situations are now handled differently with reduced protections for yourself and your family. You've also signed a contract stating your exact retirement date. This is irrevocable. If you change your mind later and wish to stay, you can't.

For those in DROP, as your retirement day approaches you have another huge decision to make. What can I do with it?

You do have options, and can use combinations of these options too. They each have their own pros and cons. The choices are:

- 1.) Take a lump sum amount, or partial amount.
- 2.) Roll it over to your (457) Deferred Compensation provider. It will be segregated into a separate IRA rollover account and not comingled.
- 3.) Roll it over to a financial institution of your choice.
- 4.) Use a combination of any of the above.



This is where there can be some confusion. I'll try to explain it as briefly as possible.

Choice #1 – Lump sum distribution. The DROP is distributed in December of the year you separate. At that time, if you are over the age of 50, you can take some or all of it **without a 10 percent early withdrawal penalty.** Any amount left over must be moved out of the pension to one or more of the choices above. The amount you take will be taxable as income, and will be added to the income you've already earned for that year. By law, a minimum of 20 percent is withheld for income taxes. If you've decided to take your "mustering out" pay in cash, add that amount in too. Add up all your income for the year and you've probably moved up a few tax brackets, maybe even to the highest if you took it all. This means you will be paying a hefty tax bill, and giving away hard earned money for the convenience of having it quickly. A good suggestion would be to consult a tax professional before arbitrarily choosing a lump sum amount. This could be a very costly mistake to you and your family, and a beneficial one to the IRS. Moving your "mustering out" pay to your deferred compensation account, and taking that money as needed the following year, is one way to help reduce your tax liability in the year you retire.

Choice #2 - Roll all or a portion of your DROP into your 457 deferred compensation account. There it will be separated it into an IRA rollover account that has a different tax rule than your 457 account. If you need money, use your 457 account to supplement your income till age 59 ½. **You can use your 457 account after separation, without penalty, regardless of age.** This allows your DROP account time to grow. Using your DROP rollover prior to age 59 ½ will incur a 10 percent penalty. After 59 ½, all retirement money is available without penalty. Deferred Compensation offers a fixed rate option that some may find useful. Your overall investment choices are limited as well as personal financial service.

Choice #3 – Direct Rollover into an IRA account at a financial institution of your choice, such as a bank, brokerage, or a full-service financial planning firm. The same rules apply. In most cases, you will have

Continued next page

DROP, Cont'd

more investment options, financial services, and personal attention available.

Choice #4 - Use a combination of all of the above. It is possible to take some of your DROP in December and roll the rest to one or more financial institutions if you choose. The choice is yours, but it must be made prior to the end of September in the year you separate from service.

Your DROP sum can be available to you prior to 59.5 using the IRS 72(t) rule. Using this rule avoids the 10 percent early withdrawal penalty. However, this rule has restrictions that limit its use. Consulting a tax or financial professional before using this rule is recommended.

For some, it may be enticing to see the DROP as a windfall to pay off your home mortgage, debts, and splurge on luxuries. However, this may not be the most prudent use of your money. Once the money is gone, it would be extremely difficult to accumulate and replace it after you stop working. This account could be an extra source of income for your family for years to come. Do you have other sources of income available to help you in your later years? Social Security for us will be reduced due to the Windfall Elimination Provision (WEP). Another risk is becoming too conservative with all your savings. This ignores the detrimental long term

effects of inflation. You may run the risk of running out of your retirement funds sooner than expected.

Everyone has a choice on how they want to live in retirement. Do you wish to live on less than you have now, live comfortable, or financially better than you are now? Even though our pension is excellent, it may not always be enough. Remember, retirement for us can potentially last 30 years or longer. Supplemental income can enhance your monthly pension. If managed properly, your DROP can be used to generate this additional income for many years. By using a percentage of the investment return as income, your principal may not ever have to be touched. There are numerous investment solutions designed for this specific purpose.

The DROP is a great opportunity to help secure your financial future. For some, this could be one of the largest financial decisions of their life. The decision on how and where to allocate it should not be made in haste. Take the time to learn all your options. Using your money wisely could reward you and your family for a lifetime.

None of the information in this article should be considered tax or legal advice. You should consult your legal or tax advisor for information concerning your individual situation.

SIEGE THE DAY 

FIRST RESPONDERS DAY

 **TENNESSEE TITANS** **VS**  **TAMPA BAY BUCCANEERS**

RESERVE YOUR TICKETS TODAY. SEAT LOCATIONS BASED ON AVAILABILITY
***ORDERS OF LESS THAN 10 TICKETS WILL BE EMAILED**

For being a vital part of the community, the Buccaneers are excited to offer this special savings opportunity to our local Law Enforcement and Fire Rescue Agencies. The Buccaneers would like to award you with a complimentary ticket to the Tennessee Titans game with the purchase of a paid adult ticket!

PURCHASER'S NAME: _____

AGENCY NAME: _____

CELL PHONE: _____ EMAIL: _____

TICKET MAILING ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

METHOD OF PAYMENT
 PLEASE MAKE CHECKS OR MONEY ORDERS PAYABLE TO TAMPA BAY BUCCANEERS.

AMOUNT OF CHECK ENCLOSED: \$ _____ CHECK # _____

VISA MC AMEX DISC

CARD #: _____

EXP: _____ SEC. CODE: _____ BILLING ZIP CODE: _____

SIGNATURE: _____

FOR MORE INFORMATION PLEASE CONTACT ALLIE LEWIS
 813-870-2700 EXT. 2507
 OR ALEWIS@BUCCANEERS.NFL.COM

ORDER FORM
(Complimentary ticket will be seated next to additional tickets below.)

1 COMPLIMENTARY TICKET \$FREE

ADDITIONAL FAMILY & FRIENDS TICKETS
(Must purchase minimum of one adult ticket)

UPPER LEVEL SEATS

QUANTITY OF ADDITIONAL ADULT TICKETS x \$35.00 = \$ _____

QUANTITY OF ADDITIONAL YOUTH TICKETS x \$17.50 = \$ _____
(16 and Under)

PROCESSING FEE: \$ 5.00

TOTAL DUE: \$ _____