

Title: Retirement from the Fire Service: Are You Ready?

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CERTIFICATION STATEMENT

I hereby certify that this paper constitutes my own product, that where the language of others is set forth, quotation marks so indicate, and that appropriate credit is given where I have used the language, ideas, expressions, or writings of another.

Signed: \_\_\_\_\_

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## Abstract

Largo Fire Rescue is a proactive fire department that places strong emphasis on education and training. This emphasis continues throughout a firefighters career—until they begin the retirement process. The problem identified is Largo Fire Rescue currently does not assist firefighters with the retirement process. The purpose of this applied research project is to determine the criteria necessary to assist fire personnel with retirement.

The descriptive research method was used to determine criteria necessary to assist fire personnel with the retirement process. 3 research questions were developed to address this issue.

1. What are the fundamental components of a firefighter retirement program?
2. What are the factors that affect the retirement decision?
3. What are the factors that influence a successful retirement?

Research procedures included a thorough review of established standards currently utilized by the fire service, as well as, criteria needed to ensure a successful retirement process. Interviews were conducted to garner expert input on needed criteria. Finally, a survey was sent to 2 retired firefighter groups in effort to receive feedback on retirement from the fire service.

Results of said research identified multiple factors that influence the decision to retire, as well as, influence the enjoyment of retirement. Said results included developing a retirement plan, continuing to work part-time, and remaining connected to the fire service though volunteering or writing fire related articles. Recommendations included the

development of a departmental retirement program that provides guidance throughout the retirement process to include a financial component and a health care component.

Additional recommendations include encouraging potential retirees to establish a well defined retirement plan that also includes a financial evaluation and emotional support system post retirement.

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## Introduction

Largo Fire Rescue currently develops and manages numerous educational and leadership programs for all personnel from firefighters to command staff officers. The department places a high value on education and leadership development for department personnel. Leadership programs are designed to provide an educational basis and ensure an experience level that allows employees to progress in their current rank and responsibilities. Education is highly encouraged and is mandatory for promotion to the various officer ranks.

Throughout an employee's career, developmental programs are in place to ensure competency in their respective job duties and promote upward movement if desired. This focus on education not only ensures competency; it allows for a clear pathway to promotion and succession planning. When fire personnel reach the end of their career, the next phase in the fire service is not openly discussed among departmental or city personnel. Employees are left to determine how and when it is best to retire from the fire service on their own.

Currently, the only program actively discussed is the deferred retirement option plan or drop program. Transition into the drop program occurs as an employee becomes eligible to retire. In essence, fire personnel retire from the fire service, allow their pension contributions to accumulate without taking the compensation and are able to remain on the job collecting a salary. The decision to enter the drop program is a sole decision and made without assistance, counseling, education, or planning from the department or city.

Once the drop is finished, retirement from the fire service is mandatory—typically 5 years.

Difficulties occur when employees have to make the decision to enter the drop program or to retire altogether without planning or guidance other than an arbitrary date has been reached and it sounds good at the time. Once this decision is made and the official retirement date arrives, the employee has further difficulty adjusting to actual retirement. Separation from the fire service is commonly compared to a divorce from a long time spouse. Firefighters deal with depression, illness, and even suicide when the career they served for a majority of their lifetime is no longer available—a career that provided value and a sense of pride. The idea of retirement is attractive, however, the reality is often not realized.

The problem identified is Largo Fire Rescue currently does not assist firefighters with retirement. The purpose of this applied research project is to determine the criteria necessary to assist fire personnel with retirement. 3 research questions were developed to address this issue; (a) what are the fundamental components of a firefighter retirement program, (b) what are the factors that affect the retirement decision, and (c) what are the factors that influence a successful retirement? The descriptive research method was used to identify the standards that will be utilized to determine criteria necessary to assist fire personnel with the retirement process.

### Background and Significance

Largo Fire Rescue is centrally located on the gulf coast of Florida. The department resides in Pinellas County, one of the most densely populated counties in the state, with a



population of 916,542 (US Census Bureau, 2010, p. 1). Tourism is the major industry in the central Florida area. The City of Largo sits on the west-central portion of this county. The fire protection district serves 30.5 square miles and serves 77,648 citizens (US Census Bureau, 2010, p. 2). Housing demographics for the city includes 29.76% multi-family, 34.82% single family and 27.08% mobile home residents (City of Largo, 2010, p. 2). The cities population is broken down by age with 16% of the residents under the age of 18, 56% of the residents are over the age of 18 but under the age of 65 and 27% of the residents are above the age of 65 (US Census Bureau, 2010, p. 2).

Largo Fire Rescue is an accredited through the Commission on Fire Accreditation International (CFAI) and maintains a Public Protection Classification (PPC) of Class II from Insurance Services Office, Inc. (ISO). The department has 6 fire stations staffed by 132 line personnel that provide Advanced Life Support Services (ALS), Hazmat, Technical Rescue and SWAT coverage to the community. Additionally, 15 administrative support personnel assist in the daily operations of the department, as well as, provide public education and fire inspections to the community and logistical support to the department. The command structure for the department includes the Fire Chief, Deputy Fire Chief, 4 Division Chiefs, and 3 Assistant Chiefs. Responsibilities begin with the Fire Chief who provides overall budget and management oversight for the department. Next, in line of authority, is the Deputy Fire Chief who manages the operations division for the department, The Operations Chief is assisted by 6 on-line Districts Chiefs. The Logistics, Fire Prevention, Training, and EMS/Emergency Management Chiefs are the next division of authority with each division assigned an administrative Assistant Chief or support staff to help with daily operations. Line

personnel include the 6 District Chiefs, 21 Fire Lieutenants, and 120 firefighter EMT's and paramedics. Average annual call volume for Largo Fire Rescue tops 21,000 fire and EMS incidents combined (City of Largo, 2010, p. 1).

Largo Fire Rescue's Mission reads; to protect, and enhance the quality of life within the community by providing a range of public services, for the health, safety and welfare of our citizens. Traditionally, the fire service meets the needs of the community by providing emergency response to fire and emergency medical calls, and Largo is no exception. Additionally, the department looks for ways to meet the changing needs of the community that are not emergent in nature. This concept of "a community" must include fire service personnel.

Similarly, the United States Fire Administration's (USFA) mission reads; we provide national leadership to foster a solid foundation for our fire and emergency services stakeholders in prevention, preparedness and response (USFA, 2011, p. 3). The USFA has 5 operational goals that address their strategic goals for the next five years, 2010-2014. The objectives read: (1) Reduce risk at the local level through planning and mitigation (2) Improve local planning and preparedness (3) Improve fire and emergency services' capabilities for response and recovery from all hazards (4) Improve the fire and emergency services' professional status (5) Lead the Nation's fire and emergency services by establishing and sustaining USFA as a dynamic organization (USFA Strategic Plan 2010, p. 14). These 5 operational objectives are intended to have a significant impact on the fire concerns in this country over the next 5 years.

Operational goal number 4 directly relate to the issue Largo Fire Rescue is currently facing. Largo Fire Rescue historically does not offer personnel assistance with

retirement. The decision is made without assistance from the department or organization. Employees often have difficulty making the decision to enter the drop program or completely retire. Firefighters spend a great deal of time at work; they sleep at the fire station, eat at the fire station, and spend holidays with their coworkers. Separation from this career, for those who are unprepared, can result in depression, illness, and even suicide when the job they have performed for 20 plus years is no longer an option. What does a fire fighter do when they can no longer be a firefighter? This decision is left for the employee to navigate without much, if any, assistance. Employees often do not consider the stress life changing decisions present; often they embrace the idea of retirement, counting down the days until retirement begins. It is the reality of retirement that is often not realized and as a result of this, problems develop.

Currently, the only option available for employees struggling with retirement decisions is to utilize the departments Critical Incident Stress Management (CISM) program or self refer to the City sponsored Employee Assistance Program (EAP). CISM normally is utilized after traumatic calls, abnormal or debilitating life events, and upon recognition of behavioral issues identified by supervisory personnel. This program does, however, provide personnel with an avenue to deal with stressful events, disruptions in sleep, difficulties coping, and emotional concerns. The CISM program offers one-to-one discussion with a peer counselor, and when further assistance is required, the program refers personnel to the EAP. CISM team leaders also have the ability to recommend removal from fieldwork for the employee, depending on the severity of the stressor. Typically, this program is not utilized by fire personnel for retirement concerns.

Largo Fire Rescue would like to develop a transition program for personnel who are

eligible for retirement but have not made the decision or developed firm plans to retire or enter the drop program. Such a program would begin several years prior to the employees actual retirement date. Key aspects of such a program could include financial planning, counseling, and an ability to establish a transition pathway from the fire service to life there after. Additionally, this program could be utilized for personnel who have sustained an injury or developed an illness and are now prevented from remaining in the fire service.

Largo Fire Rescue has identified this issue as a current and future problem for the department, as well as, the fire service in general. The problem identified is Largo Fire Rescue currently does not assist firefighters with retirement. The purpose of this applied research project is to determine the criteria necessary to assist fire personnel with retirement. 3 research questions were developed to address this issue; (a) what are the fundamental components of a firefighter retirement program, (b) what are the factors that affect the retirement decision, and (c) what are the factors that influence a successful retirement? The descriptive research method was used to determine criteria necessary to assist fire personnel with the retirement process. This applied research project relates directly to the National Fire Academy's (NFA) 4th Executive Fire Officer course—Executive Leadership. This course is designed to discuss and provide education in 4 areas; exercising leadership, applied research, managing and leading change, and diversity. This ARP will specifically look at managing and leading change.

## Literature Review

A literature review was conducted to include the review of current journals, articles, public and governmental retirement books, and applied research projects that discussed retirement from the fire service, or the work force in general. Additionally, the legal requirements that define pension programs in the State of Florida were reviewed, as well as, the local ordinances that apply. The literature review was intended to find current information in an effort to answer 3 research questions; (a) what are the fundamental components of a firefighter retirement program, (b) what are the factors that affect the retirement decision, (c) what are the factors that influence a successful retirement?

Research question number one attempted to determine the fundamental components of a firefighter program. The State of Florida defines the criteria for municipalities to manage retirement plans for their organizations. Florida State Statute 175.351 identifies funding and the mandatory criteria for local municipalities to follow. Within the Florida State Government, The Division of Retirement provides administrative oversight, and disperses funding to the eligible local pension programs, annually. Premium state tax money is distributed from the collection of local property tax. 1.82% of all property insurance written, within the city boundaries, is utilized to fund local pension programs. Minimum standards for fire personnel to become eligible for a pension requires the employee to have worked for 10 years and be age 55 or older before eligible, or reach 25 years of service and have reached an age of 52 to receive retirement benefits. Benefits are calculated with a 2% benefit factor for each year of service and the average salary taken for the best 5 of the last 10 years of service to receive the maximum benefit offered (Florida State Statute, p.1). Local municipalities may exceed these standards, but may not

lower the standards in order to receive the premium tax monies.

The local plan for the City of Largo requires each firefighter at a minimum to work until age 55 with 10 years service, or 23 years of service, at any age to be eligible for retirement benefit. The benefit factor is a 3.25% calculated with an average of the employee's salary over the last 3 years of their career. To qualify for early retirement, the local plan calls for an employee to have reached the age of 50 with 10 years of service. One final option remains for a firefighter to become eligible for a retirement program with the City of Largo—a disability pension. Requirements include an injury or illness caused by the job that deems the employee totally and permanently unable to perform useful and efficient service as a firefighter with the City of Largo. Physician must perform a medical evaluation and the results reviewed by the pension board to be eligible for a disability pension. Disability can also be awarded after 10 years of service when the employee has incurred a non-duty related injury, illness, or impairment resulting in disability that qualifies for pension (Retirement, Local Police, 2009).

Retirement Rx, written by F. T. Fraunfelder, M.D. determines one the most important aspects for a retirement program is the planning process. Dr. Fraunfelder's proposal encompasses both a financial and psychological component for organizations to consider when developing a worker based retirement program. Each component is further broken down into specific criteria that include a variety of suggestions. The first component in Dr. Fraunfelder's plan included financial planning. The Doctor suggests that financial planning encompass the proposed life of the retirement plan, not just the next few years. Additionally, the Doctor suggests that financial planning cannot stop at just an income calculation, but must include the cost of health care. And finally health care cannot stop

at routine medical care, but should consider the cost of a major illness that affects the ability to live independently (Fraunfelder, 2009, p, 33). The next component that Dr. Fraunfelder proposes for a successful retirement program includes psychological planning. This type of planning is intended to provide direction and guidance for the employee to ensure a healthy mind through the development of networks that keep employees connected to current friends found in their work environment (Fraunfelder, 2009, p. 64). AARP developed a retirement survival guide, in 2009, that identifies one of the key aspects of a retirement program—the importance of a retirement plan. Author Julie Jason states that financial planning is one of the major components of this process (Jason, 2009, p 8). Jason reports that frequently potential retirees underestimate the amount of money needed to successfully retire without drastically altering the current lifestyle. She suggests the use a financial advisor. A financial advisor can assist employees with the development of financial strategy that will allow for long-term stability (Jason, 2009, p. 9).

Dr. Gerald Fishkin, a behavioral science editor for American Fire Journal, wrote a series of articles on life after the fire service. Dr. Fishkin discusses one of the most important aspects of a firefighter retirement program is the need for financial planning. Most firefighters will rely on their pension for their sole source of income. This however, might not be reality. He states, “The pension almost never equals expectations”. Dr. Fishkin purports that the first few years of retirement provides for life’s necessities, but to keep up with inflation and increasing cost of health care, additional income will be required (Fishkin, 1992, p, 1). Robert Powell, financial advisor for Marketwatch, authored an article in 2009, which discusses 7 keys to a successful

retirement. One of the fundamental components to a retirement program is the planning aspect. Planning, according to Powell, must include both a financial and a psychological aspect. Guidance, from any organization to their employees, should cover the ability to survive financially and the ability to remain productive post retirement (Powell, 2009, p, 1).

In an article written on retirement and published by Wikipedia also states that one of the most important factors of any retirement program is the financial planning or retirement calculations. The author states there are many factors that determine a financially secure retirement. For example, the size of the sum saved must be weighed against the size of the sum needed to meet the future needs and wants for the retiree (Retirement, p. 8). In August of 2007, Fire Engineering published an article on-line titled Coping with the Challenges of Forced Retirement that proposed criteria for organizations to utilize when faced with forced or involuntary retirements for fire service personnel. The article begins by stating that most fire service members do not plan on ending their career because of an injury or illness. The physical and emotional impact of an involuntary retirement can affect not only the firefighter, or their family, but the organization as well. It is important to remember that the firefighter did not choose to retire; the decision was mere circumstance that was out of his or her control (Fire Engineering, 2007, p. 1). The following criteria was suggested to assist personnel with the retirement process; create an environment that supports and encourages injured personnel throughout the retirement process, educate personnel on the normal length of time to process paperwork, establish a hearing date with the pension review board, and outline the appeal process. Finally, develop a mentoring program that ensures the injured



firefighter has an outlet to discuss the process, ask questions, and enables the firefighter to remain in touch with on-line personnel (Fire Engineering, 2007, p. 5). A similar article written by Doug Truax, for Fire Engineering in 2010, suggests organizations should implement programs for new employees as they begin their careers in the fire service. Mr. Truax states that most organizations spend little to no time educating personnel on what to expect during their career in the fire service and their new organization. Truax also states it is important to include, in the education process, the possibility that an employee could face an injury or illness thus ending their career. It is incumbent upon the organization to prepare their personnel for what is coming during the next 20-25 years (Truax, 2010, p. 1).

John Bailot completed an applied research project on the mandatory requirements for firefighter retirement programs. One of the main concepts Mr. Bailot discussed is the importance of determining if a State has determined a mandatory retirement age for fire personnel. In 1986, Congress changed age discrimination laws in employment acts for police and fire personnel. Congress voted to allow States to determine and impose a mandatory retirement age for public safety personnel (Bailot, 2010, p. 8). Prior to this, it was unlawful to discriminate against fire personnel in setting a mandatory retirement date. Additional requirements suggested by Bailot include the development of consensus standards that relate to minimum standards for firefighter fitness for duty. Consensus standards should be comprehensive in nature and must certify personnel as firefighters. The example used by Bailot included a medical physical that met all the requirements of the National Fire Protection Agency (NFPA) established criteria in 1582. Keith Johnson, in 2007, completed an applied research project on preparing firefighters for retirement.

Johnson suggests that organizations should provide the following steps to ensure a successful process. Organizations must reduce the psychological stress associated with this process (Johnson, 2007, p. 11). Johnson describes the stress associated with this lifestyle change can be likened to a divorce from a long time spouse. Fire personnel spend a majority of time with their fire families and abruptly leaving cause tremendous stress. Additionally, Johnson states that providing for personnel's physical well being is also a priority for a retirement program. Johnson's research suggests that as firefighters move toward retirement, they may not be in good physical condition. It is incumbent upon the organization to assist personnel in keeping their physical and medical health a priority. Financial counseling was the final suggestion for a retirement program.

Offering assistance to the employees through the upcoming changes will allow for a smoother transition (Johnson, 2007, p, 23). Johnson further recommends organizations develop a checklist to assist personnel with the retirement process. He suggests that organizations host an annual seminar to provide much needed information. Items featured in the seminar would include the benefits that are available to retirees. Johnson further recommends creating a mentoring program that allows retirement personnel to meet with potential retirees to discuss the process, pitfalls, and things to look forward to (Johnson, 2007, p. 43).

Research question two was designed to determine what are the factors that affect the retirement decision? Retirement Rx, written by F. T. Fraunfelder, M.D. reports that one an important factor that determines the retirement decision is self-esteem. How will I be remembered, is often tied to a first career, according to Dr. Fraunfelder. Similarly, the Doctor purports that 80% of the baby boomer generation will work after retirement. The

ability to retire into a job or profession that is desired as opposed to required further drives the retirement process (Fraunfelder, 2009, p. 70). Julie Jason authored a book for AARP that identifies one crucial aspect for determining when to retire—finances. Ms. Jason details the importance for potential retirees to understand the state of their finances and develop a realistic picture for the future before committing to a retirement decision. Underestimating the amount of money needed to successfully retire often forces retirees to drastically alter their standards of living. More likely people do not like to alter current lifestyles and they turn to credit cards as the funding source until that source is no longer an option. Many are forced to go back to work to remain afloat (Jason, 2009, p. 9).

Dr. Gerald Fishkin, behavioral science editor for American Fire Journal, discusses the factors that affect the decision to retire in *Firefighter Retirement, Life After the Fire Service*. Dr. Fishkin reports that many fire fighters make arbitrary decisions regarding retirement without much thought to the process or their plans for the future. It is common to decide to retire on this date and time and then 10 years later they wake up and that day is here. They have not planned for this day other than to decided play golf several times a week. This type of planning, or lack there of, results in difficulties post retirement (Fishkin, 1992, p. 1). Marketwatch financial advisor, Robert Powell suggests that there are several factors that affect the decision to retire. Finances are the major part of the decision to retire. If you cannot effectively afford to retire, you may quit your current job, but you will have to work to continually live at your current standard of living. Another factor that commonly affects a person's decision to retire is the plan for the future. Powell asks the question, is the plan to work a second career or perhaps it is

to change career pathways and pursue a career in a different field. He suggests that employees study the current economic conditions and the job market in their respective fields that respective fields (Powell, 2009, p.1).

Diana Palmieri authored *Love Your Retirement*, in 2011, for *Fire Engineering Magazine*. Palmieri discusses the importance of a financial plan for anyone preparing for retirement. She suggests several important questions for discussion when developing a financial plan. Palmieri suggests that a family discussion should occur long before the retirement process begins. Questions include; what are your families expectations for retirement, how much money do you need to live on, what happens if one of you becomes disabled, when do you want to retire, and are you doing enough to ensure the expectations can be met (Palmieri, 2011, p. 1)? These questions should develop a retirement plan and guide the decision as to when to retire. In the private sector, according to an article published by Wikipedia, a major factor that affects the decision to retire is the availability of a social security type program. Although eligibility and the benefits afforded during retirement varies depending on age and time in the plan; around the world public retirements systems that provide a fair lifetime benefit set the criteria that determine when a person retires from the world of work. Finances in general play major role in the decision making process. Many Americans rely solely on social security as their only source of income during their retirement years (Retirement, p. 3). The final 2 factors reported that effects a persons decision to retire was their general health and their spouse's employment status. The author cited research conducted by Debra Dwyer and Oliver Mitchel in 1999 that reports there is a direct correlation between poor health and the inability to remain in the workforce. Dwyer and Mitchel's research

found as a person's health declines many are forced into early retirement even when it is not financially feasible. Research also finds that many couples continue to work until their spouse is eligible for retirement. Most people are married when they reach the age of retirement, thus the spouse's status plays a role in the decision making process (Retirement, p. 4).

John Bailot discusses, in his applied research project, Mandatory Retirement for Firefighters of the Olivette Fire Department. Factors that affect the decision to retire could be outside the individual's ability to decide and be left up to a governmental agency. In some States mandates for the maximum age a firefighter can legally work could pre-determine the decision to retire (Bailot, 2010, p. 8). Additional factors are determined by the physical and medical health of the employee. Fire personnel must continually meet the minimum medical requirements imposed by the organization to include the ability to wear a self-contained breathing apparatus (Bailot, 2010, p. 15). Finally, Bailot discusses in his research, the factors associated with line of duty deaths that may effect the decision to impose a mandatory retirement policy. The United States Fire Administration reported, in 2007, that 46.6% of the line of duty deaths were considered heart related, and firefighter deaths of persons over the age of 50 represent 32% of all firefighter fatalities (Bailot, 2010, p, 42). National statistics for line of duty deaths cite cardiovascular disease as the major factor. Personnel must meet NFPA 1582 medical standard as it relates to disease and class A medical illnesses. When an employee no longer meets the medical standards or exceeds the legal age of a firefighter to remain employed, retirement must soon follow (Bailot, 2010, p. 16). Keith Johnson also completed an applied research project on preparing for firefighter retirement. Mr.

Johnson discusses key factors that affect the retirement process. Johnson's research reports that much of what affects the retirement decision is the employee's readiness to retire. Is the firefighter mentally prepared for the transition? Additionally, he suggests that physical health plays a large role in ensuring a successful process. Often retirement is driven by the firefighters inability to perform the essential functions of the job—an injury or illness prevents them from remaining a firefighter without serious consequences. These unforeseen circumstances can alter someone life for many years to come (Johnson, 2007, p, 13).

Research question 3 attempts to determine the factors that influence a successful retirement. Retirement Rx, discusses several factors needed for an individual to successfully retire. Planning is the most important aspect of the process, as described by author F. T. Fraunfelder, M.D. The concept of planning encompasses many topics. Financial planning is of major importance as is a positive attitude that is willing to accept change. Health also plays an important role in a successful retirement. Persons who are forced into retirement due to a medical illness or injury generally do not embrace the withdrawal from the workforce. Finally, the author reports that a sense of spirit plays an important part for general acceptance of this life change. People that believe that there is something more, something bigger has a positive effect of the retirement process (Fraunfelder, 2009, p. 38). Work less, Live more is a book written by Bob Clyatt that suggests that there are several key factors tied to a successful retirement. He describes common pitfalls and offers suggestions to ensure a productive retirement. The author includes guilt, boredom, panic, and a bruised ego as one of many traps retirees fall pray to in the early phases of retirement. Mr. Clyatt states retirees often report they cannot just

sit—they feel guilty. They have not been allowed to do that for the majority of their life, yet now they have no demands on their time. Clyatt suggest semi-retirement before committing to a full retirement schedule. The ability to work in a part-time status allows less demands to be placed on ones self, yet continues to provide a structure or schedule. Boredom is another pitfall common to retirement. Boredom is frequently a consequence or an inability to enjoy leisure time. Tasks that were planned as part of a retirement to-do list often does not bring the sense of satisfactions that a day at the office previously brought. The loss of a sense of purpose makes it hard to find value in a non-structured lifestyle that was once so desired. Boredom can be overcome with a move to tasks or events that provide inspiration. Volunteering for a non-profit organization, or assisting with a community project will inject that sense of purpose and allow everyday tasks to have purpose once again. Finally, panic for the future as it relates to money and a sense of direction can become all consuming at the beginning of the retirement phase. Clyatt suggests a solid financial plan should prevent the panic over the economics. Clyatt's final suggestion is developing an ability to embraces the undiscovered; do something you love, and have patience, finding satisfaction takes time (Clyatt, 2005, p. 307).

AARP discusses, in there 2009 Survival Guide to Retirement, that before a person actually retires a retirement plan must is developed. Julie Jason is the author of the survival guide and she suggests that potential retirees elicit the service of a financial advisor to map out the possibilities and learn the realities (Jason, 2009, p 7). Financial stability is a must. Ms. Jason suggests that it is unknown how long a person will live, but it is certain that one cannot live on credit. Financial planners advise that normal expenses for a retired person will take 80% of their current salary to continue living your current

lifestyle. However, that calculation will only work for the first few years.. It will take an addition 3%-6% to maintain that same lifestyle once inflation is factored in. Thus, a realistic financial plan is imperative to a healthy retirement (Jason, 2009, p 9).

American Fire Journal published several articles on life after the fire service and author Dr. Gerald Fishkin described his views on the driving force for a successful retirement. Dr. Fishkin states that throughout a firefighters career fire personnel have had a defined sense of purpose and predictably. That changes once separated from the fire service. The question of what am I now if I am no longer a firefighter, can consume a retiree if he or she has no definite plans for the future (Fishkin, 1993, p. 2). Financial advisor for the private sector, Robert Powell, reports that there are several keys to a successful retirement. Powell explains that retirement is about doing something. Whether that is doing nothing and enjoying it or making a life change, retirement must have purpose. Another key to retirement is planning your next career. “Are you planning to work”, he asks? Ensure that your knowledge, skills, and abilities meet the needs of your next chosen career. Powell further suggests that it may be prudent to wait until you have a job to retire into. He states that it is often difficult for retirees to find work, especially if they are competing against mainstream America. Mr. Powell suggests that to be successful one must promote them selves. Learn how to sell yourself and your skills. Finally, finding the meaning of fulfillment is the ultimate key to a happy and successful retirement. Learn what makes you happy and allows a sense of value, this will ensure success (Powell, 2009, p. 1). A retirement article, published by Wikipedia, suggests that retirement often coincides with important life style changes, thereby changing one’s present direction. The author suggests that the key to a successful



retirement is found in the planning. Before finalizing retirement plans, one must consider the future—provisions for changes in health, economic and living conditions should be taking into consideration (Retirement, p. 8).

John Bailot recommends, in his applied research project, financial planning is an important aspect for transiting into a successful retirement. Determining financial impact was not part of the Olivette retirement process. Bailot felt this left the retiree at a major disadvantage. Another component in a establishing a successful retirement process is to ensure good communication between the organization and the employee. Frequent communication from the organization to the employee will allow the employee to ensure all the required steps are completed, as well as, provides directions and guidance for an employee that is unsure of the process (Bailot, 2010, p. 50).

The conclusion of the literally review found that having a plan before retirement begins, can ensure financial success, as well as, determining if semi-retirement is a more appropriate plan then fully committing to full time retirement. Research suggests that potential retirees should have a solid financial plan, a plan for spare time, and remaining in touch with family and friends, and an open mind that is willing to embrace change. Finally, the research did not identify a defined firefighter retirement plan that is currently utilized by the fire service in general or a private plan that is easily adapted to fire service personnel. Further research is needed in this area.

### Procedures

A literary review began, in May of 2012, while attending the Executive Leadership course at the National Fire Academy in Emmitsburg, Maryland. The research method

used within this applied research project was descriptive in nature. 3 research questions were developed to determine the following: (a) what are the fundamental components of a firefighter retirement program, (b) what are the factors that affect the retirement decision, and (c) what are the factors that influence a successful retirement? As part of the research process, a review of the Executive Fire Officer applied research projects was conducted through the Learning Resource Center on campus at the National Fire Academy. 2 applied research projects related to firefighter retirement were found and evaluated. Further research was completed upon returning from the National Fire Academy, which included a literature review of fire and non-fire service sources. Literature from books, magazines, and journals, were reviewed in an effort to evaluate the same criteria found through review of the applied research projects. In addition to the literary review, surveys were conducted to further address fire service retirement programs and personal experience. Finally, 11 interviews were conducted to gain relevant information from fire service and non-fire service professionals regarding their experience with the retirement process and with retirement in general.

Interviews were prescheduled and conducted in person or over the telephone and a wide range of professionals with diverse backgrounds were selected for the interview process. The list of professionals selected for the interview process included former military leaders, former Fire Chiefs volunteer and career, a Police Chief, fire service personnel, a financial planners, a retired school teacher, and a stress management psychologist. Questions focused on each individual's background, career, and retirement status. Additionally, questions were designed to discuss the experience associated with the retirement process, and the difficulties that are associated with that experience. In

almost all cases, questions were asked at the time of the interview—a few individuals requested the interview questions prior to the actual session. The complete list of interview questions and responses can be found in Appendix A through K.

The first interview was conducted on May 28, 2012 with Ken Farmer, the Senior Chief Training Officer at the National Fire Academy in Emmitsburg, Maryland. The interview took place in person in Mr. Farmer's office. Interview questions focused on Mr. Farmer's background, professional career, and his decision to change careers instead of opting to completely retire from the fire service. A complete listing of the questions can be found in Appendix A. A second interview was also conducted, in person, on May 28, 2012 at the National Fire Academy in Emmitsburg, Maryland. Robert Neale, the Assistant Director for the Academy discussed his professional growth and decision not to retire after serving over 20 years in the fire service. He chose to begin a second career. This interviewed took place in Mr. Neale's office. A complete list of questions can be found in Appendix B. Michael Chiamonte was also interviewed at the National Fire Academy in Emmitsburg, Maryland on May 30, 2012. Mr. Chiamonte was teaching a class during this time and agreed to the interview. The interview location was in a classroom at the Academy. Interview questions focused on his career as a teacher and as a volunteer Fire Chief. Mr. Chiamonte has since retired from full time employment and is semi-retired. A complete listing of the interview questions can be found in Appendix C.

Charles Sparks was interviewed next. This interview took place over the telephone and was conducted on June 11, 2012. Mr. Sparks served as a firefighter and as a Lieutenant with Largo Fire Rescue for over 20 years. He retirement will be short lived,

as he plans to begin a second career in the area of human resources. A complete list of questions can be found in Appendix D. The fifth interview was conducted Dr. Barbara Klingensmith. Dr. Klingensmith was interviewed on June 23, 2012 at 0900 hours. Questions were sent ahead of time to Dr. Klingensmith and discussed during a telephone interview. Dr. Klingensmith held a long standing career in the area of fire and EMS and went on to earn a Ph.D. in education. A complete list of questions can be found in Appendix E.

Frieda Wider is the Director of the Critical Incident Stress Management program for the Largo Police Department in Largo, Florida. Ms. Wider is a civilian with a degree in clinical psychology and was the sixth person to agree to an interview. This interview was conducted in person at 1400 hours on July 3, 2012 and was held in a conference room at the police administration offices. The interview focused on the stress police officers experience when retiring from the police department, the stress involved with that process and the difficulties that can occur when an individual retires from a career in police service. A complete list of questions can be found in Appendix F. The seventh interview was conducted with Mary Beth Michos, Chief Operations Officer for the International Association of Fire Chiefs. Ms. Michos was interviewed over the telephone on July 16, 2012 at 1330 hours. Ms. Michos detailed her career in the fire service, her challenges associated with that career, and her retirement from that service. Ms. Michos entered into a second career as Chief Operations Officer to the IAFC and is now contemplating semi-retirement. A complete list of questions can be found in Appendix G.

Firefighter, paramedic Gary Kuhn's was interviewed in person on July 19, 2013 at

0830 hours. The interview took place in a conference room at Largo Fire Rescue administrative headquarters in Largo, Florida. Mr. Kuhn's was the eighth person to be interviewed and had a much different experience with retirement from the fire service—he was released from his career on a heart and lung disability. Interview questions focused on this fact and discussed the disability process. A complete list of questions can be found in Appendix H.

The ninth interview was conducted with the City Manager for the City of Largo, Norton Craig. The interview took place on July 20, 2012 at 1400 hours in the City Managers office. Mr. Craig served in the military for almost 30 years and interview questions were designed to discuss his career in the Army, as well as, his retirement from military service. A complete list of questions can be found in Appendix I. Mark Browne was the tenth person interviewed. Mr. Browne is a private contractor for the military who owns and operates a financial planning company that advises federal employees about retirement options. Mr. Browne's interview focused on the guidance and planning given to military personnel on the retirement process. This interview took place over the phone on June 20, 2012 at 0930. A complete list of questions can be found in Appendix J. The final interview was conducted with Police Chief John Carroll. This interview took place in person and was conducted on August 3, 2012. Chief Carroll has served as a police officer for over 32 years and in planning to retire on approximately one year. The interview focused on his experience as a police officer, Chief, and his plans for the future. A complete list of questions can be found in Appendix K.

Finally, 2 surveys were sent via email to retired firefighter groups for their review and input regarding the retirement process. The first survey was sent on June 27, 2012 via

email to the Largo Fire Rescue retiree group. This group has approximately 30 members who are all former employees of Largo Fire Rescue. The second retiree group is located in Bellingham, Washington and all participants were employees of the Bellingham, Washington Fire Department. This group has approximately 25 members that meet on a regular basis. A 10 question survey was designed to gather information regarding their rank, time on the job, and difficulties found in retirement. A complete list of survey questions can be found in Appendix L.

### Limitations

The limitations identified during the research phase of this applied research project include a number of areas that required additional study. Research question number 1 was designed to determine the fundamental components of a firefighter retirement program. Very limited information was found regarding this topic. 2 applied research projects were evaluated and found to discuss criteria that should be included in a fire fighter retirement program, but no other sources reviewed directly discussed this topic. Survey responses and the professionals interviewed expressed opinions regarding a organization program, but did not have first hand knowledge of a retirement program currently being utilized. Research question number 2 did produce a sufficient amount of information regarding the factors that affect the retirement decision. However, the information was multifaceted and did not consistently produce the same results. The 3<sup>rd</sup> research question also produced a large number of suggestions that influenced a successful retirement, but once again, the information was based upon an individual's opinion and experience and did not produce consistent agreement among experts.

Survey results produced limited participation, further contributing to the limited research results. The limitations identified with the survey included persons who did not wish to participate, or discuss difficulties encountered during their retirement process. Several retired firefighters replied to the request for information with statements that they were not comfortable completing the survey. 2 retired Firefighters asked to be interviewed instead of participating in the survey, and many did not respond at all.

Finally, only 1 response was received from the Bellingham retired firefighter group. The project information and request for participation was sent through the group's organizer, and without the ability to discuss the project with the group it became difficult to receive information from that group as they did not have a personal connection with the project.

## Results

Three research questions were developed in an effort to determine; a) what are the fundamental components of a firefighter retirement program, b) what are the factors that affect the retirement decision, and c) what are the factors that influence a successful retirement? Research question number 1 identified the following fundamental components currently utilized in firefighter retirement programs and non-fire service retirement programs; an overall planning process, financial component, psychological component, health care program and a method for employees to remain in contact with former co-workers.

The State of Florida defines the criteria for the minimum standards that pension plans are required to offer to fire service personnel when funding such programs. These

standards stipulate that a fire service employee must work for 10 years and be age 55 or older before he or she is eligible to retire. A second option is that the employee must have served 25 years of service and reached an age of 52 to receive retirement benefits. Once this criterion is met, benefits are calculated with a 2% benefit factor for each year of service and the average salary taken for the best 5 of the last 10 years of service to receive the maximum benefit offered. The City of Largo supersedes these minimum requirements and offers a benefit factor of 3.25% calculated with an average of the employee's salary over the last 3 years of their career once the employee reaches 62 years of age or, reached 55 years age with 10 years service, or 23 years of service at any age.

F. T. Fraunfelder M.D. wrote the book *Retirement Rx*, and reports one the most important aspect to a retirement program is the planning process. Dr. Fraundelder states that this process must include a financial plan that encompasses a health care, a plan for major illness, and the ability to live independently (Fraunfelder, 2009, p, 33).

Additionally, he discusses the need for a plan for a person's free time. Preparing a mental health plan is of major importance and includes determining if semi-retirement is an option, or will hobbies and family time keep the retiree busy and in touch with friends and loved ones (Fraundelder, 2009, p. 64). In 2009, Julie Jason authored the *AARP Retirement Survival Guide* that also identifies one of the key components for retirement—a retirement plan. Jason states that financial planning is one of the major components of this process (Jason, 2009, p 8). Jason reports that many retirees do not plan well for retirement and as a result their lifestyle is drastically altered. She recommends using a financial planner to determine if retirement is an option or is working part time necessary to maintain financial stability (Jason, 2009, p. 9).



Behavioral science editor, Dr. Gerald Fishkin, wrote a series of articles for American Fire Journal that discusses life after the fire service. Dr. Fishkin states he feels a financial plan is one of the most important aspects of a firefighter retirement program. He reports that it is a common mistake to rely on pension programs for the sole source of income. Pensions almost always fall short in providing financial soundness for the lifetime of the retired employee thus making a secondary means of income a must (Fishkin, 1992, p, 1). Robert Powell, financial advisor for Marketwatch, authored the 7 Keys to a Successful Retirement, in 2009. This article discusses planning as one of the most important aspects for a retirement program. Planning, according to Powell, must include both financial and psychological plans. He suggests that organizational retirement programs must include financial guidance, as well as, a plan to remain productive post retirement to ensure success (Powell, 2009, p, 1). Wikipedia also published an article on retirement and again states that one of the most important factors for any retirement program is the financial planning. Many considerations must be taken into account when determining financial stability. For example, the sum of money saved must be calculated to ensure it meets necessities and future plans (Retirement, p. 8).

In August of 2007, Fire Engineering published an article Coping with the Challenges of Forced Retirement that proposed criteria for organizations to utilize when faced with forced or involuntary separations for fire personnel. The article focuses on criteria designed to assist personnel with the retirement process, creating an environment that supports and encourages personnel throughout the retirement process, educating personnel on the normal timetables for each step of the process, and assists with appeal processes should that become necessary. Much control is lost when an involuntary

separation is the impetus for retirement; therefore, the main focus of the retirement program is to concentrate on both the physical and emotional impact that an involuntary retirement can have on fire service personnel and their families (Fire Engineering, 2007, p. 1). These tasks can be accomplished by developing a mentoring program that ensures personnel have a direct resource to discuss the process and any issues involved in that process (Fire Engineering, 2007, p. 5). Doug Truax wrote a similar article, in 2010, for Fire Engineering that suggests agencies should have programs in place that reach out to newly hired employees just as they begin their careers in the fire service. Truax states that most organizations spend little time educating personnel on what to expect during their career in the fire service. It is incumbent upon the organization to prepare their personnel for the possibilities that occur during a 20-25 year career. Ensure that employees understand that life circumstances can change and that it is possible that an employee could face an injury or illness that ends their career (Truax, 2010, p. 1).

John Bailot completed an applied research project on the mandatory requirements for firefighter retirements. Bailot states that a retirement process must begin with a review of State mandates as it relates to the retirement age for fire personnel—does the State determine the mandatory retirement age for fire personnel? Additionally, Bailot suggests that it is important to develop consensus standards that certify personnel as firefighters. He suggests using a medical requirement as one of these criteria. The National Fire Protection Agency (NFPA) establishes, in the 1582 standard, the medical requirements for personnel to meet to be certified as a firefighter (Bailot, 2010). Keith Johnson, in 2007, completed an applied research project on preparing firefighters for retirement. Johnson suggests 3 criteria to ensure a successful retirement process. First, organizations should

begin by reducing the psychological stress associated with the retirement process (Johnson, 2007, p. 11). Johnson describes the stress associated with retirements as a major lifestyle change that can be likened to a divorce. Secondly, Johnson states that providing for personnel's physical well being is also a priority for a retirement program. Johnson's research suggests that as firefighters move toward retirement, they may not be in good physical condition. It is incumbent upon the organization to provide personnel the opportunity to make their physical health a priority. Financial counseling was the final suggestion for a retirement program. Offering assistance with the understanding of upcoming changes in an employee's financial situation will allow for a smoother transition (Johnson, 2007, p, 23). Keith Johnson also completed an applied research project on the topic of preparing for firefighter retirement. Johnson recommends organizations develop a checklist and host an annual seminar to assist personnel with the retirement process. This ensures a prospective retiree has a plan to follow to ease into this major change in his or her life. Johnson finally recommends creating a mentoring program that allows retirement personnel to meet with potential retirees to discuss the process, pitfalls, and things to look forward to (Johnson, 2007, p. 43).

The second research question was developed to determine the factors that affect the retirement decision? Research provided many factors that affect an individual's decision to retire to include: pride, self-esteem, finances, the family status, and overall general health.

Retirement Rx, written by F. T. Fraunfelder, M.D. reports that a person's self-esteem is a major factor that determines the retirement decision. How will they be remembered, and how do they currently think of themselves is often tied to a first career, according to

Dr. Fraunfelder. 80% of the baby boomer generation will work after retirement according to Dr. Fraunfelder. He states that the ability to retire into a job or profession that is desired as opposed to required further ensures the retirement process will be successful (Fraunfelder, 2009, p. 70). In the AARP Survival Guide, written by Julie Jason, a crucial aspect for determining when to retire includes financial stability. Ms. Jason details the importance for potential retirees to understand the state of their finances and develop a realistic picture for the future before committing to a retirement decision. Many are forced to go back to work to remain afloat because they underestimated the amount of money needed to successfully retire (Jason, 2009, p. 9).

Dr. Gerald Fishkin also discusses several factors that effect the decision to retire in *Firefighter Retirement, Life After the Fire Service*, an article written for *American Fire Journal*. Dr. Fishkin reports that often fire fighters make arbitrary decisions regarding retirement without much thought to the process or their plans for the future. He states that it is common to plan on a retirement date and time, but that is the depth of the retirement plan—nothing more. The day arrives sooner than most people realize and the only solid plan is to play golf several times a week; this lack of planning results in major difficulties once retirement sets in. Generally, a person can only play golf or pursue any hobby for a short time before the enjoyment is lost if there is no other outlet for their time (Fishkin, 1992, p. 1). Marketwatch financial advisor, Robert Powell suggests that there are many factors that drive the decision to retire. Powell feels that a major reason people choose to retire is finances. If one cannot afford to retire, they certainly can retire from the current career, but working somewhere remains a priority. Another factor that commonly affects a person's decision to retire is the plan for the future. Powell asks the

question, is the plan to work a second career or perhaps it is to change career pathways and pursue a career in a different field. Are there jobs available? He suggests that people study the current economic conditions and the job market in that respective field (Powell, 2009, p.1).

Diana Palmieri authored *Love Your Retirement*, in 2011, for *Fire Engineering Magazine*. Palmieri discusses the importance of a financial plan for anyone preparing for retirement. She suggests families should discuss several important factors when developing a financial plan, and this process should occur long before the retirement process begins. Factors include; what are your families expectations for retirement, how much money do you need to live on, what happens if a family member develops a chronic illness, when do you plan to retire, and are you doing enough to ensure the expectations can be met (Palmieri, 2011, p. 1)? Wikipedia's article on retirement discusses several factors that affect the decision to retire. In the private sector, the availability of a social security program is a major determinant. Many Americans rely solely on social security as their only source of income during their retirement years. Around the world, public retirements systems that provide a fair lifetime benefit set the criteria that determine when a person retires from the world of work. Overall, finances in general play a major role in the decision making process. Wealth generally leads to early retirement as it lends itself to a predetermined living standard that can be maintained without the influx of a monthly income (Retirement, p. 3). The final 2 factors reported that affects a persons decision to retire was their general health and their spouse's employment status. In 1999, Debra Dwyer and Oliver Mitchel conducted research that purports a direct correlation between poor health and the inability to remain in the

workforce. Dwyer and Mitchel's research found as a person's health declines many are forced into early retirement even when it is not financially feasible. Their research also finds that many couples continue to work until their spouse is eligible for retirement. Most people are married when they reach the age of retirement, thus the spouse's status plays a role in the decision making process (Retirement, p. 4).

John Bailot completed an applied research project on mandatory retirement requirement for firefighters in the Olivette Fire Department. State mandates that determine the maximum age that a firefighter can legally work should be the first consideration, according to Bailot. Additional factors used to determine retirement focus on the physical and medical health of the employee. Fire personnel must continually meet the minimum medical requirements imposed by the organization (Bailot, 2010, p. 15). Finally, Bailot discusses the factors associated with line of duty deaths. In 2007, the United States Fire Administration reported that 46.6% of the line of duty deaths were considered heart related, and firefighter deaths of persons over the age of 50 represent 32% of all firefighter fatalities (Bailot, 2010, p. 42). Personnel must meet the NFPA 1582 medical standard as it relates to disease and class A medical illnesses. When an employee no longer meets the medical standards or exceeds the legal age of a firefighter to remain employed, retirement must soon follow (Bailot, 2010, p. 16).

Keith Johnson also completed an applied research project on the topic of preparing for firefighter retirement. Johnson's research focuses on the affect the retirement process has on a firefighter mentally not prepared for retirement. Johnson poses the question; is the firefighter mentally prepared for the transition? He suggests that physical health plays a large role in that mental readiness. Often retirement is driven by the firefighters

inability to perform the essential functions of the job. These unforeseen circumstances can alter someone's life for many years to come when they are forced to retire sooner than planned (Johnson, 2007, p, 13). Johnson suggests this mental preparation is key to a successful retirement.

Research question 3 attempts to determine factors that influence a successful retirement. The research showed that many factors are needed to ensure success and that there is not a one-size-fits-all program that can be applied. Success is determined on an individual level and must take into account several considerations; planning, self esteem, future plans, finances, and health related issues.

Retirement Rx discusses the factors needed for a successful retirement. F. T. Fraunfelder, M.D. author, suggests planning is the most important aspect that will ensure a successful retirement. Dr. Fraunfelder states that the concept of planning encompasses many topics and must include a financial aspect, as well as, a positive attitude if an individual is going to be successful during this lifestyle change. Dr. Fraunfelder also suggests that a person's health plays an important role in a successful retirement. Persons who are forced into retirement due to a medical illness or injury generally do not embrace the withdrawal from the workforce. Persons who remain healthy and productive during retirement tend to enjoy embrace the lifestyle change. Finally, the author reports that a sense of spirit plays an important part for general acceptance. Faith, regardless of the chosen religion, has a positive effect of the retirement process—the thought that there is something bigger waiting tends to make retirement seem less final (FraunFelder, 2009, p. 38).

Work less, Live more, is a book written by Bob Clyatt, that suggests that there are

several key factors tied to a successful retirement. Clyatt describes common pitfalls and offers suggestions to ensure a productive retirement. Guilt, boredom, panic, and a bruised ego are the 4 common traps that retirees fall pray to in the early phases of retirement. Mr. Clyatt suggests that retirees often report they cannot just sit—it makes them feel guilty. Idle time has never been a part of their life. For those individuals that do not enjoy a relaxed pace Clyatt suggests semi-retirement. Part-time work offers less demands to be placed on one self, yet continues to provide a structure or a much-needed schedule. Boredom is another pitfall common to retirement. Projects or hobbies that were planned as part of the retirement to-do list does not bring the sense of value that a day at the office previously brought. The loss of direction and sense of purpose makes the non-structured lifestyle undesirable. Clyatt suggest that retirees volunteering for a non-profit organization, or assist with a community project to overcome boredom and inject a sense of purpose to the newly found lifestyle. Finally, panic for the future as it relates to finances and a sense of direction toward the future is common at the beginning of the retirement phase. Clyatt suggests a solid financial plan will prevent the panic over the economics. Clyatt’s final suggestion relates to self-esteem. He suggests that the ability to embraces the undiscovered and find pathways that involve something you love will bring satisfaction and a sense of ease to the retirement process (Clyatt, 2005, p. 307).

AARP, in the 2009 Survival Guide to Retirement, directs anyone contemplating retirement to develop a retirement plan prior to making this change to his or her working career. Author Julie Jason strongly urges potential retirees to elicit the service of a financial advisor to map out the possibilities and learn the realities (Jason, 2009, p 7). She reports that financial stability is a must. Ms. Jason suggests that there is several



unknowns that must be planned for, as best a possible. How long a person will live and the health of the individual is an unknown but must be taken into consideration to ensure that finances hold out. Poor planning often forces retirees to resort to maintaining their level of income with credit. This situation cannot last. Financial planners educate that normal expenses for a retired person will take 80% of your current salary plus an additionally 3%-6% to maintain that same lifestyle once inflation is factored in (Jason, 2009, p 9). A realistic financial plan is imperative to a healthy retirement, according to Jason. American Fire Journal published several articles on life after the fire service and author Dr. Gerald Fishkin described his views for a successful retirement that include a strong sense of purpose. Dr. Fishkin states that throughout a firefighters career fire personnel have a structure work experience that brings a sense of purpose and pride. Retirement from the fire service changes those dynamics. Those changes often bring about the question “what am I now if I am no longer a firefighter”? Dr. Fishkin encourages fire personnel to develop definite plans for the future prior to retirement to ensure that sense of who I am is firmly established (Fishkin, 1993, p. 2).

Financial advisor for the private sector, Robert Powell, reports several key factors are necessary for a successful retirement. Powell explains that retirement is about doing something—retirement must have purpose. That purpose can include doing nothing and enjoying it or making a significant life style change. Powell states another key to a successful retirement is planning your next career move if working is part of the retirement plan. Ensure that your knowledge, skill, and abilities meet the needs of your future chosen career. Powell further suggests that it may be prudent to wait until you have a job to retire into. It is often difficult for retirees to find work, especially if they are

competing against mainstream America. Finally, finding a sense of purpose is the ultimate key to a happy and successful retirement. Learn what makes you happy and allows a sense of value, this will ensure success (Powell, 2009, p. 1). Wikipedia suggests that retirement often coincides with important life style changes, thereby changing one's present direction, in an article published on retirement planning. The key to a success is in the plan. Retirement often coincides with important life style changes, the future must be considered before jumping into retirement (Retirement, p. 8).

Executive Fire Officer, John Bailot, recommends in his applied research project that financial planning is an important aspect in transiting into a successful retirement. Additionally, ensuring communications continue between retired fire service personnel and on-line firefighters will aid in establishing a successful retirement. Frequent and recurring communication from the organization to the employee will allow the employee to ensure he or she remains connected to the organization they spent a majority of their life serving (Bailot, 2010, p. 50).

In addition to the research gathered, 11 interviews were conducted to discuss how military personnel, fire service personnel, police officers, teachers, and public figures experienced the retirement process. Ken Farmer, the Senior Chief Training Officer at the National Fire Academy in Emmetsburg, Maryland was interviewed, and this interview took place in person. The interview began with his background in the field of education. Mr. Farmer has worked in the education field for most of his working life. He was asked to describe his roles as an educator and his decision to change careers instead of retiring. Mr. Farmer began his career as an Assistant to the FireChief in Raleigh, North Carolina. He has served as the Director of the State Fire College in North Carolina for a 5 year

period of time, and also served as a program developer for the State College in the Fire and EMS distance-learning program for 15 years. He has also done consulting work for 5 year and then came to the National Fire Academy where he has served as the Senior Training Officer for the past 5 years. In addition, he worked as a volunteer fire fighter for 15 years early in his career. Next, he was next asked if he has ever truly retired? He replied "No, I have always had a plan to work each job for 7 years, then change to something dramatically different". Following, Mr. Farmer was asked if he ever plans to fully retire, and his response was yes, in 10-15 years, "but I cannot truly retire". He was asked what he plans to do after this career and he replied, "I plan to teach, lecture, and write books for the fire service". Question 5 inquired if he found such a diverse career rewarding? Farmer stated that he found it very rewarding, especially on a national level. "It feels like a have made a difference". The discussion turned to the retirement of his former and current employees and his experience with this process. Question 6 inquired if in his vast experience has he had to force an employee to retire before they felt they were ready do to job performance? Mr. Farmer responded, " No, I believe in being very direct. I have fired employees, but never forced someone to retire". He adds, "the Raleigh Fire Department has 350 people; during the 1950's the area had a growth spurt and we hired a lot of employees. In the mid 1970's and 80's those individual retired. What we found was if they did not have something to do, they were dead in 3 years. They either had plans or they died". The next point in the interview focused further on the employee retirement process and if he has developed a retirement program for his personnel? Mr. Farmer stated he has not developed a formal plan, but did discuss retirement options with employees, but that is normally on a personal level. Finally, Mr.

Farmer was asked if he could develop a retirement program for employee what would it include? He responded, " I do think it is the responsibility of the organization to assist our personnel. We treat our employees like family; we know them from the cradle to the grave. We know their children. As the chief, I would recommend to include a financial plan, counseling, and suggest a personal plan, hobbies and interests".

The second interview was with the Assistant Director at the National Fire Academy, Robert Neale. This interview took place on May 28, 2012 and was held in person. Mr Neale was first asked to discuss his background. He responded that he has held his current position for 4 years and before that was a training specialist for 6 years. Prior to that, "I was a Fire chief for 22 years". He was then asked if during his career in the fire service did he ever witness employee's experiencing difficulties with retirement or with the retirement process? He stated that he was not able to identify issues at the time of their employment. He did witness after they retired that if they did not have plan they would be dead within 2 years. He states "the lack of discipline and a schedule, unable to use their skills was difficult for them. It was our practice to give them cake and ice cream and say goodbye. Many of our guys currently have a success story. Several guys have built a support network, they meet once a month for coffee, discuss issues, talk about themselves, the pension issues. This is a very informal organization". Next, Mr. Neale was asked when he made his decision to retire from the fire service? Mr. Neale felt he was still young enough to have a second career; he describes himself as a type A person who will never retire. He adds that although he is not a person suited for retirement, he will in the future balance leisure and travel with work. Mr. Neale was then asked if his agency offered a retirement program? He replies, that it did not, "we offered

cake and ice cream”. He was asked if a cause could be determined when the individuals did experience difficulty adjusting to retirement? He explains that from a male point of view it must be a lack of feeling valuable. He added that he will ensure his personal needs are covered—Maslow’s hierarchy of needs. “Once that is covered, I’ve got it”. The next question asked was if as a Fire Chief, did he ever have to force an employee to retire? And the response was "No, I have terminated employees, but that was task orientated. I normally report the issues to the person, ask them to report back if they need help, offer them help, and if we still are not performing, I let them go”. He continues “I do know of two circumstances where this has occurred. One did retire, and one employee had a medical issue on top of a performance issue. The employee left on a medical disability. What we do find is that we promote for the wrong reasons. We promote for technical competence and not leadership competency.” The interview concluded with a final question that asked; as a Fire Chief did you feel it was the role of the organizations to implement a policy to assist employee with the retirement process? Mr. Neale stated he does think that it is the organization's responsibility and that he feels the Federal Government does a good job with this type of program. They offer seminars that assist the employee and the family.

The third interview was with Michael Chiaramonte, a retired teacher and volunteer Fire Chief. This interview took place on May 30, 2012, also in person. The interview began with a discussion of his background. Mr. Chiaramonte was a teacher for 36 years in Long Island, New York. He has also worked as a volunteer firefighter and Fire Chief, since 1966. Following his retirement from teaching, he currently performs consulting work in the fire service industry and teaches at various universities to include the

National Fire Academy. Mr. Chiaramonte was asked when he decided to retire from the teaching profession? He stated that he completed 36 years and received a teaching pension. He was then asked if he did any planning for retirement. He stated, "no, a good friend came to me and said I needed a 5 year retirement plan and I must be able to retire into something, and that is what I did". Next, he was asked if retired from the fire service and if so when? Chief Chiaramonte replied that he did not totally retire from the fire service. He was the IAFC President of the eastern division, the Association Editor, and remained the Fire Chief for many years. Although his organization mandated a term limit as a Fire Chief, he remained involved in the organization. He currently is still a voting member, mentor, and offers that Chiefs never lose the status of Fire Chief.

Following, Mr. Chiaramonte was asked, "When you left the teaching profession and moved away from the rank of Fire Chief, has your professional career now made you feel as valuable as you once felt in your previous careers"? His reply was "Yes, but only because I kept involved in the fire service. I would not if it were not for teaching at NFA and working with the IAFC". He continues, "through teaching, I am able to pass on knowledge and help people develop in a career that I loved. My passion is community risk, at first I did not enjoy it as much as I did fighting fire, I still love to fight fire, but now I know why God put me here. I have a mission and that is community risk assessment". Next, he was asked if he assisted personnel with retirement when he was a Fire Chief? He stated that he did, he believes in mentoring, and continual education. He often assisted students who reached out to him for help in determining a career path. The next question asked how he prepared for life after the fire service. He stated, "I am just beginning to have these conversations. I believe every one should have a 5 year plan,

and make plans to move into something else. Publish articles, assist with the fallen firefighters association, stay involved." Mr. Chiaramonte was then asked if he could develop a program to assist employees with retirement, what would he include in that program? He replied that he would develop a 5 year plan, get involved in something so there is a transition. Have a vision where you want to be. Write a plan with goals and objectives, work on that plan". Finally, he concluded the interview with one last comment regarding retirement. "Retirement equals dead. The culture of the fire service does not generally value the retired—one loses all credibility". Mr. Chiaramonte states that he was a valuable part of an organization, and a contributing editor. Once retired, he was no longer allowed to be part of the organization he spent so many years contributing to. He concludes with the suggestion that retired personnel from the fire service join the Fire Corp. "This organization utilizes retired people and values their contributions".

The fourth interview was with Charles Sparks, Fire Lieutenant with Largo Fire Rescue in Largo, Florida. The interview took place over the telephone and began with Mr. Sparks back ground, rank and work experience. Mr. Sparks reports he began his career in the fire service as a volunteer fire fighter. He continued as a volunteer for 3.5 years, then got hired as a full time paid fire fighter at Largo Fire Rescue. He completed almost 28 years in the fire service and was a Lieutenant for 19 years. Lieutenant Sparks was asked when he made the decision to retire. He responded, "At the point I reached 25 years, I knew I only had a few years left. I still felt I could do the job mentally and physically, but knew that would come to an end soon". He continues, "I entered the drop with the intention of doing 3 years. That was after I consulted a financial planner." He was then asked if he had a post retirement plan? Lt. Sparks stated he does not have solid plans,

however, he plans on finishing his education. He is currently working on a bachelor's degree. He stated he will work, but it will depend on the cost of health insurance whether it is full or part time. The next several questions inquired if Lt. Sparks planned on a second career and if that career would be in the fire service? He replied yes, he would like to work 10-13 years, but again not sure if it will be full or part time work. As to whether the work would be in the fire service. He stated, "I cannot be sure; I really wants to try a different field of work". Next, he was asked how it will feel to no longer be in the fire service? He responded " Oh, that is a good question. I will lose my authority and responsibility. It will be a bit discouraging, but I also except it is a fact of life". Lt. Sparks was then asked if it was hard to walk away from the responsibility of being an officer in the Fire Service? Lt. Sparks thought he would miss the authority and responsibility of the job. He stated, "there is also some ego and pride in there also. The answer is yes". Finally, the interview concluded by discussing the time frame in which he began to consider life after the fire service. Lt. Sparks did not need to think about the question, he responded that he was a bit older when he started in the fire service—25 years old. He felt that at that time in his life he was more geared towards the benefits of the job, vacation, retirement, and health care. It was very important from day one. That is not common with most firefighters.

The next interview took place on June 23, 2012 over the telephone. Dr. Barbara Klingensmith agreed to discuss her career path. She began her career as a firefighter paramedic. She did this for 30 years. Dr. Klingensmith then became an instructor for basic fire courses and eventually received a Ph.D. in education. Finally, she worked for the Florida State Fire College for 14 years and concurrently teaches at the National Fire



Academy. She was asked about her career in the fire service and replied that she worked 30 years and left as the rank of Lieutenant. She retired in 1995 but is still working in the field. Dr. Klingensmith was asked if her retirement was planned? She stated, “yes and no, I planned on staying involved in the fire service. I went to work as an instructor in fire academy and EMS at the University of Hawaii. The university runs the state’s fire academy. I did that for many years, and then went to work at the Florida State Fire College, then began teaching at NFA”. The next question asked when she began planning for retirement, at what point in her career? Dr. Klingensmith stated she did not actually plan for retirement, it just happened. I asked the doctor if her second career was planned and if that plan was to continue in the fire service? She replied that it was planned to continue in the fire service. She took courses and was an ACLS and BTLIS instructor, and continued until she earned a PhD in Education. Dr. Klingensmith was then asked if she found retirement difficult? She stated that she did. She still wanted to run calls, but now wanted to pick the calls—that was the only difference. The interview continued and the doctor was asked if she found her second career as valuable as the first? She thought about this and answered, “Yes, it is just a rewarding. I help people make choices that I didn’t have help making. I help people get off the street”. Next, Dr. Klingensmith was asked if there was a planning tool or process when she retired from the fire service? The doctor replied that there was not any assistance, or guidance. There was not a career ladder or even the concept of a career ladder; each person had to make his or her own plans. The final questions focused on retirement difficulties experienced by co-workers. Dr. Klingensmith was asked if she was aware of any co-workers that did not adjust well to retirement? She explained that she was aware of many health issues.

She felt that the health issues then led to depression, and to suicide. “We don’t do anything for people. We do a great job of taking care of our own, we even offer them light duty to keep their job until they are eligible for retirement, but once they retire, we let them go”. Finally, the doctor was asked if she could develop a retirement program to assist fire service, what would be the criteria utilized to assist those individuals. She concluded that she would develop a retired firefighters association for both career and volunteer firefighters, similar to the federal governments program. “Firefighters after a certain age cannot hump hose, but they can still contribute”.

The next interview was with the Director of the Critical Incident Stress Management program for the Largo Police Department, Frieda Wider. This interview took place on July 3, 2012 and was performed in person. Ms. Wider explained her background as working for Largo Police for 14 years in various roles. Currently, she runs the Critical Incident Stress Management program and handles the Domestic Violence Program. She has a Master’s degree in Community Psychology and Counseling. Ms. Wider was asked if she was aware of any police officers that have had difficulties preparing for retirement or making the transition from being an officer to a retired officer? She stated that she has seen too often that the officers do not prepare for retirement, at all. “They just retire and figure they will work it out; but they have no purpose, and they become lost”. Ms. Wider was then asked if she felt the issue is a financial or psychological in nature? She states, “psychological a significant amount of time. They have the income, but they struggle with who and I now. What is my reality”? She continues, “they were always an authority figure and now that is gone. They also have issues when they leave shift work. Typically that had a set schedule, now they do not have to get up at a set time, they

frequently ask now what do I do”. She was then asked if she has witnessed a an employee having a serious issue? She replied that she has seen a lot of problems, but not suicide. She felt that normally they flounder for a while, before they get better. She was asked to discuss in her experience who suffered greater difficulties, the patrol officer or a command staff officer? Ms. Wider reported that the Patrol Officer often has the harder time. “The Command Staff officer has already adapted to a different schedule. They also generally have an easier time getting another job. The Patrol Officer typically does not have a normal schedule, sleeps normal hours, or has seen his or her family at regular times. Thus it is generally more difficult to return to a normal schedule in retirement”. Next, she was asked if the Largo Police Department has a retirement program? Ms. Wider states that they do not have a retirement program, “it is the usual, cake and ice cream, maybe they can keep their gun. Thanks and you goodbye”. Ms. Wider was asked if she could design a retirement program what components would it include? She replied the following “ Early on, about 5 years prior to retirement we need to get people thinking about retirement. There should be a buddy system, someone they can call to hear the ins and outs of retirement. Someone who is already retired who can discuss how to care for yourself, check up on the retiree”. Ms. Wider was then asked if she has noticed any employees remaining on the job longer then their abilities allow, and does this translate into a harder time adjusting to retirement? She responded, “Yes, 30 years is too long for the body to perform. Some are grateful that they are being pushed along, out the door, because they just cannot make the decision themselves. The sad reality is that the 30 years of knowledge is lost when they leave. We do nothing to capture that information”. Finally, Ms. Wider was asked if she felt women or men have the harder time adjusting to

retirement? She stated that men generally have a harder time. Because there are few women on the force and most of them have not been pushed out, they left on their own to pursue a different career and do well.

The next interview was with Mary Beth Michos, The Chief Operations Officer for the International Association of Fire Chiefs. This interview was conducted by telephone in July 16, 2012. The interview began with a discussion of Ms. Michos' background. Ms. Michos began as a critical care nurse in the 1960's, and was on the American Heart Association Board of Directors. This was the pre-paramedic era that developed the heart-monitoring program for the AHA. She was later hired to develop the Advanced Life Support program for Montgomery County, Virginia. This program was supposed to last one year, but she was then hired on as an EMS Officer and that lasted an additional 2 years. She then got a fire officer certification and worked her way up to the Assistant Chief. This career spanned over 21 years. Next, Ms. Michos applied for a Fire Chief's position in Prince William County, Virginia and worked there for 13 years. Finally, the International Association of Fire Chiefs offered her a job, she retired from the fire service and has been with the IAFC ever since. Chief Michos was asked what her final rank and responsibilities were in the fire service? She stated that she served as the Fire Chief and managed the Prince William County Fire and Rescue for 13 years. She was then asked when she retired from the fire service and was it a planned retirement? She replied, "I retired in 2007, I planned on retiring after 5-7 years as the Chief. But things were going well so I stayed on for 13 years. I planned to finally retire in 2008, but in 2007 the IAFC offered me a job and I knew they would not hold the position for another year, so I retired". The next question asked if her department offered assistance with the retirement

process? Chief Michos stated it did not, “ I just left one job for another job and not really retirement. I took 6 weeks to make a decision, and they it went very quickly. When I left Montgomery County with benefits, financial only. I plan to semi-retire next year from the IAFC. I am actually terrified to lose all my contacts”. She was next asked if she found retirement difficult. The Chief stated that she has not truly retired. Her role at the IAFC is different from the Fire Chiefs position. “Now I influence the fire service with programs. This is different from when I was a Fire Chief. Now as I get ready to leave the IAFC, I will keep busy with family. I am the President of the Rotary Club, and a board member at a local hospital. I did not have much down time last year to I am looking forward to some down time”. Next, Chief Michos was asked if she has any knowledge of a co-worker or her personnel having difficulties with the retirement process? She responded that many counted the days to retirement—until they left. Chief Michos was asked if she planned on pursuing another career in the fire service once she retired from Prince William County? The Chief did plan to continue to work in the fire service in some capacity. She went on to say that she will continue to work as a Senior Advisor at the IAFC in a part-time capacity in the future. The Chief was asked if she finds her current career as valuable as her first? She stated the following, “No, nothing is a valuable for me as a Fire Chief. However, the positions are not apples to apples. I clearly intended to leave as a Fire Chief; I was 62 and was tired. I had just experienced a line of duty death and realized it was time to go”. The interview concluded with one final question, If she could develop a program to assist fire service personnel with retirement, what would be included in the program? She concluded, “ firefighters should start to consider dropping or retirement years before. Identify what you want to

do, how to plan your life? Financial, life planning, coaching available as an assessment tool. Develop planning strategies with significant others included”.

Firefighter Paramedic Gary Kuhns was interviewed next. This interview took place on July 19, 2012 and was conducted in person. Paramedic Kuhns was required to retire due to a medical disability and is now receiving a disability pension. Paramedic Kuhns was asked to discuss his background and experience. Gary stated he began his career in the fire service as a volunteer firefighter with the city of Sarasota, Florida. He worked as a volunteer for 1.5 years before getting hired as a Firefighter Paramedic at Largo Fire Rescue where he worked there for 19 years. Next, he was asked at what point during his career did he begin to plan for retirement? He stated he was hired on later in life, at age 35, and I did not predetermine a retirement age. “I was not sure how long I would be able to work and I planned on hanging on as long as I could before I entered the drop program. The 24 hour shifts were becoming painful. It was not a conscious thought that my career might be short lived. However, the lack of sleep and certain types of calls began to bother me. I realized that my first day off was dedicated to sleep for my recovery and then my next day off was the day before my shift, so I have to rest to prepare for my shift day”. Paramedic Kuhns was then asked if he was able to retire as planned, or did he leave the fire service for other reasons? He responded the following, “I think you are asking if I feel short changed? And no, I do not. The medical issue I had was a blessing in disguise. When I fell out at training and had the problem with my heart and blood pressure I had a friend that tell me I was lucky, it could have been fatal. I have never looked at it that way”. Next, he was asked what he anticipated the hardest part of retirement would be. Gary stated the idleness was his biggest concern; he worries about

waking up without anything to do. Finally, he was asked if he planned on pursuing a second career and if so what is his profession of choice. He concluded by saying, “Actually it will be a third career. I worked in construction for many years. I would like to teach. I would love to teach English, in Japan. I now have the means and I am having a problem deciding a path. I am not sure if it will be different from the fire service, perhaps an EMS instructor”.

Norton Craig, the City Manager for the City of Largo was interviewed on July 20, 2012; the interview took place in person. Mr. Craig was a veteran of the Army and retired after almost 30 years of service. The interview focused on retirement from the military and his assimilation into a non-military profession. Mr. Craig started by saying “I thought I would be drafted, so I joined the Army. I signed up for officer candidate school but did not make it, due to my eyesight. I was assigned to a chemical warfare laboratory in Maryland. I was able to interview for a regular commission and got it. I went all over the world as a chemical weapons officers, and became commander of a base in Korea”. He continued to say, “I retired after 29.5 years as a Lieutenant Colonel and had many duties throughout my career”. He was then asked to discuss his retirement from the military. He stated that he had the opportunity to retire when he was the rank of Captain and had served about 20 years. He reported at that time he had a family and enjoyed army life, so he decided to re-enlist. Later, he wanted to finish his career in the states, but was scheduled to go overseas—back to Korea. He stated he did not want to go, so that forced the decision to retire. Next, Mr. Craig was asked if he planned on pursuing another career? He explained that he got job right out of the military with the Department of Environmental Protection. He worked there for a few years and saw an

opening as the Director for Environment Services for the City of Largo. He applied and got the position. Next, he applied for the Assistant City Manager position and remained there for several years and now he currently functions as the City Manager for the City of Largo and has held this position for 5 years. Mr. Craig was asked to discuss the transition from a prominent military career to a civilian profession. Was the transition difficult? He replied, "I did not find it difficult. I only missed the military one time. There is an off site retreat that all Chemical Warfare officers attend annually, and after three days of working together, there is a formal ball. I missed that. All 1700 officers attended". He was asked if he found the civilian career as valuable as the military appointment? He did not hesitate and answered, "I loved being in the army, I have medals and ribbons and am proud of what I did. But I have found the City Manager position the most rewarding". The interview concluded with a final inquiry—Mr. Craig was asked if he had experienced former friends or colleges that did not adjust well to retirement once discharges from the military. He reported that he has had knowledge of such difficulties. He states, "I knew a Brigadier General that retired after 30 years and shot himself. I also know of an Army Sergeant that continued to mow his lawn in his Army uniform. I did not think fire personnel had difficulties; they usually have the ability to have second careers, and can make more money".

Mark Browne, Financial Planner, was interviewed on July 20, 2012 by telephone. Mr. Brown is a civilian contractor that provides financial advice and planning for federal employees. Mr. Browne is the owner and Chief Operating Officer for his company. He has performed this service for 8 years. Mr. Browne was asked to discuss the services his company provides and to identify the type of employees he offers this service to. He



reports the following, “We offer training, financial planning for federal employees that are termed special category. That encompasses about .4% of all federal employees and includes, firefighters, air traffic controllers, and Department of Justice employees”. Mr. Browne’s company offers face-to-face training on retirement, and health care programs. “We teach them how to invest in their retirement. They learn to read their financial documents, and wage statements. We also offer individual financial planning for the employee and their spouses. We begin this training at the beginning of the employee’s career and offer is periodically throughout their career. Toward the end of their career, we offer to set up their investments, pension and healthcare”. He was then asked how his services are requested? He replied, “The military installation pays for me to come to their base and advise any employee that is interested. It is not mandatory for an employee to receive my services. I am brought in about every 3 years”. Mr. Browne was asked how his company gets employees interested in retirement early in their career? He explains that most people believe it is either too early or too late to worry about retirement. “I show them that is not true. It is never too early and we can make a difference even in the last couple of years”. Mr. Browne was asked if he is aware of fire personnel in particular having difficulties with retirement? He replies that retirement is a major adjustment. “Fire personnel are used to working a 24 hour shifts, their best friends are the fire service and now they have no contact with anyone”. He thinks they die mentally within 1-2 years from separation. He concludes by saying, “When they are successful, they have remained working in some capacity. Volunteering within their communities, becoming a consultant”. Finally, Mr. Browne was asked to explain what he recommends to ensure a healthy retirement. He states, “well a plan, financial of

course. And have something to do, keep mentally active. Understand your benefits, pay, and healthcare. Own it. Also understand the benefits families are eligible for, should they die”.

The final interview was conducted with Police Chief John Carroll. Chief Carroll works for the City of Largo and was interviewed in person on August 3, 2012. The interview focused on Chief Carroll’s experience throughout his career and as he currently approaches retirement. The interview began with a discussion of Chief Carroll’s background and education. The Chief explains that he was in the Army for 3 years and served as a military police officer. Following the Army, he was hired at the City of Largo as a police officer. He was hired in 1980 and has served 32 years with the Largo Police Department. The last 6 years he has been in the drop program. He will retire in 13 months and will have worked 33 years with 7 years in the drop. Chief Carroll was asked when he made the decision to enter the drop program, and why he decided to cement his retirement date. He states, “I almost left the City of Largo when I had 10 years on the job. Our pension was poor, and a neighboring department had better pay and pension plan, but I realized that there was a lot of opportunity here, so I stayed. Later our pension improved and I intended to leave when I had 23 years on the job. I did not intend on entering the drop. At 23 years, I was a captain, had a family, the job was going great so I decided to stay until I could earn 85% of my pay in retirement. I finally entered the drop 6 years ago and I have 13 months left”. He was asked when he began planning for retirement? He stated that he did not think about retirement for a long time. “I thought I was going to leave at the 10 year mark, go work at another department and collect 2 pensions. But I decided to stay, so I did not really think about it again until I hit

23 years, that's when I got the calculator out". Chief Carroll was then asked if he planned on a second career post retirement? He explained that he would like to travel and possibly take about 6 months to a year to figure it out his plans. He stated, "I am 54 years old, and at mid-life. I am at the end of a long career. My wife has put her dreams on hold for the sake of our family, so it is my turn to pay her back. She has a dream of running her own business, and if it takes off, I may help her do that. I may run for commission or become a contract employee. I need to do something. I do not want to get to the point where I wake up and say, is this all there is". Next, the Chief was asked if he was concerned that a second career may not be as rewarding as his career in the police service—especially serving as the Chief of Police? He did not hesitate and answered, "Not at all, it will be rewarding to be supportive of my wife, I look at it as paying back for all she did. I do not worry about not being a Chief; I never wanted to be the Chief, I took every promotion reluctantly. This is what I do, not what I am". The interview then focused on police departments' ability to assist police officers with retirement. Chief Carroll stated that he personally talks to every employee when they are first hired. "I ask them to sign up for the 457 plan and pay themselves first. Then I meet with them periodically. Advice I give includes, don't jump from job to job. If you think you want to change your career or employer, make that choice early". The Chief suggests that all employees have support network, friends outside the police field. He further suggests that all employees seek help with retirement and enlist financial advice. Next, he was asked if he has had any experience with a police officer that has had a difficult time adjusting to retirement? He replies, "Yes, just recently one of our career police officers retired. He was 60 years old and figured it was time to retire. He was financially ready, but not

emotionally ready. He emails almost every day that he misses work; his idea of retirement is not turning out to be what he expected”. He continues with a success story. “A former Chief of Police moved here to take the job, bought a house, and the job was not what he expected. He took a year to prepare for retirement. He retired, bought a business, moved out of state and loves it. He stays connected with his friends, and that keeps him happy”. The interview concluded with 2 questions. “Do you utilize officers once they retire”? Chief Carroll replied, “Not really, we talk about the concept, but I am not sure that is healthy for the person or the organization. For example, you have a command officer that made policy not performing tasks that he or she did not have to do during their tenure. It would be difficult”. Chief Carroll was asked if his agency could develop a program to assist with retirement, what would it include? He stated that a defined program would be difficult to design—there are too many moving pieces to a 25 year career. “Each employee needs to own their retirement. I try not to get into anyone's personnel business, but when it affects him or her, it shows up in the work place. We offer counseling or have the chaplain ride with them”.

Finally, a survey was sent to 2 different groups of retired fire service personnel to learn their experiences during the retirement process, as well as, retirement itself.

Retirement Survey Questions included the following:

1. How many years in the fire service did you serve?
2. What was your rank/title/responsibilities prior to retirement?
3. Did you participate in a drop program? If so, how many years?
4. At what point in your fire service career did you begin to plan for retirement?
5. Were you able to retire as planned? If not, did you leave for medical/other reasons?

6. How would you describe retirement from the fire service?
7. Did you find retirement from the fire service difficult? Why or why not?
8. Did you pursue a second career? What was your profession/line of work?

The first group of retirees were former fire personnel from Largo Fire Rescue. This group has approximately 30 members. Survey requests were sent by email with a request to complete the questioner and if possible grant a telephone interview. 10 individuals responded to the request. The second survey was sent to a group of retired firefighters in Bellingham, Washington. This group includes 25 retired fire personnel and produced one response. The 11 responses were compiled and the replies were mixed. 4 former firefighters reported that they had no difficulties with the retirement process or retirement itself. They had a financial plan that allowed them to pursue other interests, hobbies or work part time. They all report they are enjoying their current life styles. Of those 4, only one was an officer during his career; the other 3 remained on-line personnel throughout their careers. 2 individuals reported that they were command staff officers that were required to leave as the organization made changes. They were not prepared for retirement, either financially or emotionally. They did not enjoy the retirement process, as it was a forced decision. Both took jobs as fire fighters and have had a hard time making the transition from a senior command staff officer to a position of firefighter EMT and paramedic. 1 former firefighter paramedic moved out of Florida and took a job as a Fire Chief in a northeastern state. He reported no difficulties during the retirement process or since leaving his organization. His transition as a Fire Chief was an easy one and has brought fulfillment in the current stage of his life. One former Lieutenant Paramedic that responded to the survey is newly retired. He enjoyed the retirement

process, but also still needs to work. He has chosen to seek employment outside the fire service and is pursuing a career in human resources. He did not feel as though he has had difficulties, but has not been retired long enough to feel confident that he has adjusted to retirement well. One individual reports that he planned financially for retirement and is doing well, but misses the camaraderie of the fire service. He states he does not miss the calls, especially the night runs. He did not pursue a second career. Finally, the last response describes retirement as joyful. Once retired, he organized a retirees group that meets monthly, as well as, meets several times annually at fire department sponsored events. This retiree states this group has given him the ability to keep in contact with those who have retired, as well as, the personnel who remain in the fire service. He has enjoyed the process and currently enjoys retirement because he still feels connected to the job and the people he loves.

The research portion of this applied research project was intended to provide information to answer 3 questions. What are the fundamental components of a firefighter retirement program, what are the factors that affect the retirement decision, and what are the factors that influence a successful retirement?

Much of the research did identify criteria that are necessary components for a fire service retirement programs. The information reviewed did not identify an agency currently implementing a retirement program for their fire service personnel. Suggested criteria identified the need for a well defined plan to include a financial planning, transition from full time employment to part time employment at the beginning phase of retirement, and an ability to remain in contact with former co-workers.

The research evaluated for this applied research project did not identify a criteria that

affects the retirement decision that is directly related to the fire service. Specific criteria was obtained, but this information is related to the private sector and generally not applied to the fire service. Information evaluated suggested many factors that affect the retirement decision to include, finances, general health, family status, and self-awareness.

Finally, the research also identified factors that influence a successful retirement. Once again, finances have a major impact on retirement. Health and psychological well being are also of major importance. Common to the other 2 research question, the information reviewed is often not directly related to the fire service.

Information gathered from the interviews and surveys provided individual perspectives on the retirement process. The common theme among all persons interviewed reported that a plan for retirement developed early in one's career makes the transition from the fire service to part time or full retirement a much easier process. Professional, non-fire service experts, also supported this information. Factors that drove a fire service profession to retirement varied, but often hinged on the ability to move into another profession. Once again, non-fire service experts concurred with this perspective. Finally, most individuals reported that a successful retirement required a plan, financial stability, and a purpose.

## Discussion

Retirement from a long time career can be a momentous event in a person's life. As fire fighters retire from the fire service that is momentous event can be filled with angst and regret. Fire service personnel serve on average 25 years in the fire service and because they eat and sleep at the fire stations the time spent with crew members spans much more than mere time on a job. Friendships develop into a family like relationships

and the sudden separation often feels like a traumatic loss when a former firefighter cannot spend every third day with their second family. Retirement, if not planned for, can become the beginning of medical and psychological problems for the unprepared. Typically, in the fire service, retirement is planned to the extent that a countdown to cutting the cake and spending the first pension check. Further thought out plans are often non-existent. Largo Fire Rescue currently does not assist firefighters with the retirement process. Past practice has been to plan a retirement party with cake and ice cream and a farewell sendoff. That is the extent of the retirement process. The purpose of this applied research project is to determine the criteria necessary to assist fire personnel with retirement. 3 research questions were developed to address this issue.

The first research question was designed to identify the fundamental components of a firefighter retirement program? The information gathered from this research indicates that an overwhelming majority of all literary sources reviewed determined that a financial plan was necessary for a retirement program. Multiple sources suggested additional components that included a pre-determined plan once retirement begins to ensure the retiree remains busy and productive. Several of the referenced information suggested the organization provide guidance and assistance with the employees' physical health during the course of their employment to ensure a healthy process and a successful retirement.

The State of Florida defines the criteria for municipalities within the State to offer and manage retirement programs for their organizations. Florida State Statute 175.351 identifies the Division of Retirement as the management and oversight agency within the State. This division annually disperses monies to the eligible local pension programs. Minimum criteria for fire personnel allow for a 2% benefit factor for each year of service



with average salary taken for the best 5 of the last 10 years of service. The employee must have worked for 10 years and be age 55 or older before eligible, or reach 25 years of service and reached an age of 52 to receive retirement benefits (Florida State Statute, p.1). The local plan for the City of Largo offers eligible fire personnel the benefit factor is a 3.25% calculated with an average of the employee's salary over the last 3 years of their career. Eligibility is based upon age and years of service—62 years of age or, reached 55 years age with 10 years service, or 23 years of service at any age (Retirement, Local Police, 2009).

Wikipedia published an article on retirement that focused on a financial plan as one of the most important elements in retirement planning process. The article states there are many factors that determine a financial stability, each person must envision future needs and wants when determining the sum of monies needed to meet this expectation (Retirement, p. 8). Author's F. T. Fraunfelder, M.D. and Julie Jason, both agree that the most important aspect of a retirement program is a sound plan. F. T. Fraunfelder, M.D. wrote Retirement Rx, and discusses in his book the importance of not only a financial plan, but psychological plan as well (Fraunfelder, 2009, p, 33). AARP author Julie Jones concurs with Dr. Fraunfelder's advice. In the retirement survival guide, Jason states that a financial planning is a major component of the retirement planning process (Jason, 2009, p 8). Jason further advises that a financial advisor is key to the development of a sound financial strategy that is long lasting (Jason, 2009, p. 9). Dr. Gerald Fishkin, a behavioral science editor for American Fire Journal, also concurs with Dr. Fraunfelder and Julie Jones; a financial plan is of key importance. Dr. Fishkin states firefighters rely on their pension for their sole source of income during retirement. This, however, often

does not provide enough income to provides for life's necessities and keep up with inflation and increasing cost of health care (Fishkin, 1992, p, 1). Robert Powell, financial advisor and author for Marketwatch, discusses the 7 keys to a successful retirement. He, like Dr. Fraunfelder feels two of the fundamental components to a retirement program includes a financial and a psychological plan. Powell feels that guidance from any agency should cover the ability to survive financially and the ability to remain productive post retirement (Powell, 2009, p, 1). Fire Engineering published an article, in 2007, entitled Coping with the Challenges of Forced Retirement. The article suggests that organizations should provide several components in a retirement program. The author takes a different direction from other writers when suggesting organizations focus on the psychological impact of a forced retirement decision. The writer directs organization to first recognize that most fire service members do not plan on ending their career because of an injury or illness. The physical and emotional stress of this decision can affect the firefighter, his or her family, and the organization (Fire Engineering, 2007, p. 1). The article also suggests that organizations create an environment that supports and encourages injured personnel, provides education on retirement timelines, establishes an appeal process, and finally, develops a mentoring program that ensures the firefighters have an avenue to ask questions and remain connected to on-line personnel (Fire Engineering, 2007, p. 5). Similarly, Fire Engineering published a second article, in 2010, that further discussed fire service retirement. Author, Doug Truax, suggests that agencies should implement retirement programs as employees begin their careers in the fire service as opposed to when they end their careers. Mr. Truax explains that most organizations spend little to no time educating personnel on career expectations. He

states it is incumbent upon the organization to prepare personnel for what is coming during the next 20-25 years. Mr. Truax further states that it is important to include in the educational process the possibility an employee could face an injury or illness thus ending their career in a manner for which they did not plan (Truax, 2010, p. 1).

Firefighter Gary Kuhns can speak to this issue all too well. Firefighter Kuhns has worked for Largo Fire Rescue for 18 years and is now forced to retire due to a medical illness. Kuhns was interviewed prior to his retirement and was asked if he is able to retire as planned. He thought about the questions and then answers, “I think you are asking if I feel short changed? And no, I do not. The medical issue I had was a blessing in disguise. When I fell out at training and have the problem with my heart and blood pressure. I had a friend that told me I was lucky, it could have been fatal. I have never looked at it that way”. Former volunteer Fire Chief and schoolteacher, Michael Chiaramante, was asked during an interview to discuss his suggestions for a the fundamental components for a retirement program. He responded “Develop a 5 year plan, get involved in something so there is a transition. Have a vision where you want to be. Write a plan with goals and objectives, work on that plan. Continue to network, Fire Chiefs magazine, write articles, stay involved”. Mr. Chiaramonte retired from teaching and as a Fire Chief and began a business as a consultant and currently teaches at the National Fire Academy.

Frieda Wider, Director of the Critical Incident Stress management team for the Largo Police Department in Largo, Florida was asked if her agency has a retirement program to which she responded, “no”. She was then asked if she could design a program that assisted offices with the retirement process what would it include. Ms. Wider felt the program should begin approximately 5 years prior to the actual retirement date. The

program would include buddy system that included a person the prospective retiree could call to discuss upcoming issues and answer questions. This person, in her mind, would be someone that is already retired and could assist the employee through the process. Mary Beth Michos, Chief Operations Officer for the International Association of Fire Chiefs was interviewed, on July 16, 2012, and asked if her agency provided a program for firefighter to assist with retirement. Chief Michos was a former Fire Chief for Montgomery County, Virginia and retired after 13 years in the fire service. Chief Michos stated that her agency did not assist with this process. She was then asked if she could design a program what would it include. She responded by saying, “ I think it is important to start to consider dropping or retirement years before. Identify what you want to do, how to plan your life? Financial, life planning, coaching available as an assessment tool. Develop planning strategies with significant others included”.

Police Chief, John Carroll has been employed with Largo Police Department for over 30 years. He will retire in less than 13 months and was interviewed to discuss the retirement process from a Police Chief perspective. Chief Carroll was asked if his agency has a retirement program that assists police officers with the retirement process. He replies, “no, but I talk with every employee when they are hired. I ask them to sign up for the 457 plan and pay themselves first”. He goes on to say, “I meet with them periodically, advice I give includes, don't jump from job to job. If you think you want to change your career or employer, make that choice early. Make sure you have support, friends outside the police field, and get help with retirement, seek counseling, and financial advice. I followed in the Fire Chiefs foot steps and brought in a financial planner that specializes in pensions and drop money”. Finally, Chief Carroll was asked if

he could develop a program that assisted police officers with retirement, what would it include? He states, “there are lots of moving parts during a 23-25 year career. It would be difficult to have a one size fits all program. Each employee needs to own their retirement. I try not to get into anyone's personnel business, but when it affects them, it shows up in the work place. We offer counseling or have the chaplain ride with them”.

John Bailot and Keith Johnson completed applied research projects that discuss the retirement process. Mr. Bailot's research focused on mandatory age requirements that determine retirement for firefighter personnel. Bailot suggests municipalities first must identify if fire personnel must retire at a pre-determined age and secondly identify consensus standards that firefighters must meet annually to remain a state certified (Bailot, 2010, p. 8). Consensus standards are defined, by the National Fire Protection Agency (NFPA) 1582 medical criteria. Keith Johnson completed and applied research project that focused on preparing firefighters for the retirement process. Mr. Johnson agrees with most of the authors previously identified that a financial plan with financial counseling is imperative. Johnson suggests that organizations should develop a program that reduces the psychological stress associated with a retirement process (Johnson, 2007, p. 11). Mr. Johnson is also in agreement with Robert Powell and Dr. Fraunfelder, the stress associated with retirement can be likened to a divorce from a long time partner. He determines that the organizations should develop a checklist to assist personnel with the retirement process. Further suggestions include the organization host an annual seminar that features the benefits that are available to retirees. Finally, Johnson recommends creating a mentoring program that allows retirement personnel to meet with potential retirees to discuss the process, pitfalls, and things to look forward to (Johnson, 2007, p.

43).

Ken Farmer, Senior Chief Training Officer at the national Fire Academy also agrees with Keith Johnson that the responsibility falls within the organization to develop a successful retirement process.

He states “as the chief, I would recommend to include a financial plan, counseling, and suggest a personal plan , hobbies and interests. We treat our employees like family; we know them from the cradle to the grave”.

Dr. Barbara Klingensmith, former firefighter paramedic was asked if during her tenure as a firefighter paramedic, did her agency offer a retirement process or assist with the planning process? She states, “No, you were on your own. There was no guidance, no career ladder; it was not even a concept. I had to make it on my own”. Dr.

Klingensmith worked for 30 in the fire service during which she become an instructor that taught for basic fire courses. She pursued a Ph.D. in education and has taught since 1982. Currently she teaches at the National Fire Academy.

This authors opinion agrees with the majority of the documented research—each firefighter must have a plan that is multifaceted. This plan should include a financial component, and definite plan for how the retirement time will be spent, either working part-time, volunteering, taking classes, or pursuing a hobby. And finally, the retirement plan should include a network of friends and family to remain connected to the career that occupied a majority of their lifetime.

The second research question was designed to determine the factors that affect the retirement decision. Although, several authors were in agreement said factors, consensus was not found among the information reviewed. Among the factors considered were

financial status, mental readiness and general health of the potential retiree.

Michael Chiaramonte, retired volunteer Fire Chief and former schoolteacher, discussed during an interview his thoughts on the factors that affect a successful retirement. He states “retirement equals dead. The culture of the fire service does not generally value the retired, you lose all your credibility”. He goes on to say, “I was part of an organization, I was the contributing editor, as soon as I retired, they no longer allowed me to be part of their organization. I still had the same knowledge, I didn’t die, but I was not allowed to be involved. And, now I actually have time to contribute now that I am retired, but it is not valued”. Mr. Chiaramonte explains that it is the lack of value that makes retirement unsuccessful, frustrating and that leads to illness, poor health and death.

Dr. Gerald Fishkin, behavioral science editor for American Fire Journal, discusses the factors that affect the decision to retire in an article he wrote entitled Firefighter Retirement, Life After the Fire Service. Dr. Fishkin reports that many fire fighters make arbitrary decisions regarding retirement without much thought to the process or their plans for the future. It is common to decide on a retirement date and that is the end of the planning process. Suddenly, it is 10 years later and that day is here. They have not planned for this process except to determine he or she will play golf, fish, or pursue a hobby several times a week. This type of planning, or lack there of, results in difficulties post retirement (Fishkin, 1992, p. 1). Retirement Rx, written by F. T. Fraunfelder, M.D. feels the most important factor that determines the retirement decision is self-esteem. “How will I be remembered”, is often tied to a first career. Fire personnel have a tremendous sense of pride and accomplishment for the job they do, and the thought of

just stopping that is troublesome for some people. Dr. Fraunfelder states that approximately 80% of the baby boomer generation will work after retirement. If the retiree can transition into a job or profession that is desired as opposed to required further drives a healthy retirement process (Fraunfelder, 2009, p. 70).

During an interview Robber Neale, Deputy Director for the National Fire Academy in Emmitsburg, Maryland was asked why he feels that fire personnel have difficulties adjusting to retirement. He agrees with Dr. Fraunfelder and explains from a males perspective that the reason firefighters have problems in retirement is from a lack of feeling valuable. Keith Johnson agrees with Dr. Fraunfelder and Mr. Neale, that mental readiness is the key factor to making the retirement decision. Johnson completed an applied research project on this very topic—preparing for firefighter retirement. Mr. Johnson discusses much of what affects the retirement decision is the employee's readiness to retire. Is the firefighter mentally prepared for the transition? Additionally, Johnson suggests that physical health plays a large role in ensuring a successful process. Often retirement is driven by the firefighters inability to perform the essential functions of the job—an injury or illness prevents them from remaining as firefighter or makes this role very difficult to continue without serious consequences. This unforeseen conclusion that ends a firefighters career alters their ability to retire on their own terms (Johnson, 2007, p, 13).

AARP author Julie Jason disagrees with Dr. Fraunfelder and Keith Johnson, Jason identifies a critical component for determining when to retire—finances. Ms. Jason suggests that determining when the to retire should be based upon the realization that is a financially sound decision to make at this particular time in ones life and career.



Underestimating the amount of money needed to successfully retire often forces retirees to drastically alter their standards of living, turn to credit cards, or go back to work to maintain their current lifestyle (Jason, 2009, p. 9). Marketwatch financial advisor, Robert Powell suggests that there are multiple factors that affect the decision to retire. First, Powell agrees with author Julie Jason; finances are the major part of the decision to retire. If a person cannot safely afford to retire, they will have to work to remain living at their current standards. A second factor that commonly affects a person's decision to retire is their plan for the future. Powell asks the question, what is the plan for the future? Is the plan to work a second career or perhaps it is to change career pathways and pursue a career in a different field? Mr. Powell suggests that the reality that drives the second decision will determine when a person feels comfortable retiring (Powell, 2009, p.1). Diana Palmieri authored Love Your Retirement for Fire Engineering Magazine and agrees with Powell and Jason; a sound financial picture drives the retirement decision. Palmieri, however, further suggests that a sound financial picture must take into consideration more than just the ability to maintain a current standard of living, it must include much more. Palmieri suggests discussing the family expectations for retirement long before the retirement process begins. Factors to consider include how much money is required to live on, and what happens if a family member develops a long term illness. How does this change the retirement decision? At what age do you want to retire, and are you doing enough to ensure those expectations can be met (Palmieri, 2011, p. 1)?

Wikipedia published an article that focused on the private sectors decisions to retire. The author purports that finances in general play major role in the decision making process. Around the world, public retirements systems that provide a fair lifetime benefit

are the major factor that determines when a person retires. The author further purports that many Americans rely solely on social security as their only source of income during their retirement years (Retirement, p. 3). The concept is in agreement with the previous 3 authors—finances drive the decision to retire.

Research conducted, in 1999, Debra Dwyer and Oliver Mitchel focused on how people make retirement decisions. The information compiled suggested that general health and a spouse's employment status were determining factors when potential retirees made a decision to leave the workforce. Dwyer and Mitchel's research found as a persons health declines many are forced into early retirement even when it is not financially feasible. Generally healthy individuals often worked longer when compared to persons of poor health. A second factor the teams research suggested was that many couples continue to work until their spouse is eligible for retirement regardless of health or financial status. Dwyer and Mitchel state that most people are married when they reach retirement age and they prefer to work until their spouse is of the age of retirement (Retirement, p. 4). John Bailot completed an applied research project on mandatory retirement indications for fire personnel in the Olivette Fire Department. Bailot agrees with Dwyer and Mitchel that physical and medical health of the employee should be considered as major factors that affect the decision to retire (Bailot, 2010, p. 15). Fire personnel must be certified as healthy and able to perform the duties of a firefighter at all times throughout their career. Additionally, Bailot's research indicated that State mandates for the maximum age a firefighter can legally work is another consideration (Bailot, 2010. p. 8). National statistics from the United States Fire Administration for line of duty deaths indicated cardiovascular disease is the major factor. Bailot's research

suggests that personnel should meet the National Fire Protection Agency (NFPA) 1582 medical standard as it relates to disease and medical illnesses. When an employee no longer meets the medical standards or exceeds the legal age of a firefighter to remain employed, retirement must soon follow (Bailot, 2010, p. 16).

Firefighter Gary Kuhns was a firefighter that no longer met the medical standards established in NFPA 1582 and was forced to retire due to a disability. During his retirement process he was interviewed and asked what he anticipates the hardest part of retirement would be. He answered, “I am apprehensive about waking up with nothing to do—Idleness”. Then he was asked if he plans on a second career and what would his profession of choice become? He answered, “actually it will be a third career. I worked in construction for many years. I would like to teach. I would love to teach English in Japan. I now have the means and I am having a problem deciding a path. I am not sure if it will be different from the fire service”.

Dr. Barbara Klingensmith was asked conversely if she has any knowledge of co-workers that did not adjust to retirement and what was the cause. Dr. Klingensmith responded, “yes, many health issues become prevalent. That leads to depression, and to suicide. We don’t do anything for people. We do a great job of taking care of our own, we even offer them light duty to keep their job until they are eligible for retirement, but once they retire, we let them go”. Frieda Wider, Director of the Critical Incident Stress management team for the Largo Police Department in Largo, Florida concurs with Dr. Klingensmith. Ms. Wider was asked if she has any knowledge of police officers that have had difficulty preparing for retirement. She responds that she has, but it is a lack of preparing that created the difficulties. She states, “I have seen very often that they do not

prepare for retirement at all. They just retire and figure they will work it out. Buy they have no purpose, they become lost”. She goes on to say that the issues are almost always psychological in nature. They have the income, but they struggle with who and I now. What is my reality? They were always an authority figure and now that is gone”.

Following in Ms. Widens footsteps, Police Chief Carroll was asked the same question if he has become aware of police officers that have had a difficult time with retirement? Unfortunately, he replies, “yes, just recently one of our career police officers retired. The officer was 60 years old and figured it was time to retire. He was financially ready, but not emotionally ready. He emails almost every day that he misses work, his idea of retirement is not turning out to be what he expected”. The Chief then stated he also had a success story. “A former Chief of Police moved here to take the job, bought a house, and the job was not what he expected. He took a year to prepare for retirement. He retired, bought a business, moved out of state and loves it. He stays connected with his friends, and that keeps him happy”.

Civilian contractor Mark Brown was interviewed and asked to discuss the factors he finds that cause fire personnel to have problems during retirement. Mr. Browne owns his own company and provides financial planning services to federal employees. He explains, “retirement is a major adjustment for them. They are used to working a 24 hour shift. Their best friends are in the fire device, now they have no contact with anyone and they die mentally within 1-2 years from separation. When they are successful they have remained working in some capacity. Volunteering within their communities, becoming a consultant”. Finally, during an interview with Norton Craig, City Manager for the City of Largo, in Largo Florida, he was asked if he had knowledge of any personnel that did

not adjust well to retirement post military? Mr. Craig served in the Army for over 30 years before entering the civilian workforce. Mr. Craig stated that he was aware of a few personnel that did not adjust well to civilian live. He states, “ I knew a Brigadier General that retired after 30 years and shot himself. I also know of an Army Sergeant that mowed his lawn in his Army uniform. I did not think fire personnel had difficulties; they usually have the ability to have second careers, and can make more money”. Next, Mr. Craig was asked if he had difficulties adjusting to retirement post military? He replied, “I did not find it difficult. I only missed it one time. There is an off site retreat that all Chemical Warfare officers attend annually, and after three days of working tighter, there is a formal ball. I missed that. All 1700 officers attended”. He was then asked if he found his civilian career to be as valuable as his military career? He answered confidently by saying, “ I loved being in the army, I have medals and ribbons and am proud of what I did. But I have found the City Manager position the most rewarding”.

Finally, a survey was sent to 2 retired firefighters groups to elicit feedback on their decision to retire from the fire service. Survey results provided 11 responses in total. Most participants reported they had no difficulties during the retirement process or with retirement itself. 2 former command staff officers reported that they had been forced to leave as their previous organizations made organizational changes. As a result, neither of them were financially or emotionally prepared to retire. Both former officers reported that they had difficulties with the retirement process and transition to another fire service career.

It is this writer’s opinion, based upon the research gathered and the interview responses that many factors affect a person decision to retire. Often the decision to retire

is driven by finances and the individual's ability to support their current lifestyle. Too often this decision is based upon current life circumstances, with no thought to future realities or potential changes in health or inflation costs. Self esteem plays a large role in the decision making process; can one continue to find value if their career changes course or becomes non-existent. I believe retired fire personnel that took the time to develop a plan that included transitioning into another career, pursuing a hobby or following a path that provided a sense of value were able to make realistic retirement decision. And finally, the overall general health of the individual was a determining factor for many when making the decision to leave the workforce. Fire personnel, in good health, had a much easier time making a retirement decision, then those who were in poor health. Often individuals in poor health had difficulty making the decision to retire in spite of the fact they could not remain employed in the fire service.

The third research question was intended to determine the factors that influence a successful retirement. The research once again indicated a number of factors influence whether an individual adjusts to the retirement lifestyle. Much of the information gathered indicated that fire personnel do not traditionally retire; they continue to work in the fire service or change professions completely.

A retirement article published by Wikipedia suggests that retirement often coincides with important life style changes, thereby changing one's present direction. The author suggests that the key to a successful retirement is found in the planning. Before finalizing retirement plans, one must be consider the future—provisions for changes in health, economic and living conditions should be taking into consideration (Retirement, p. 8). Retirement Rx, discusses several factors needed for a successful

retirement. Much like the Wikipedia article, planning was determined to be one of the most important aspects of the process. Author, F. T. Fraunfelder, M.D., states the concept of planning encompasses many topics. As previously discussed by many authors, financial planning is of major importance. Health, also previously discussed, plays an important role in a successful retirement according to Dr. Fraunfelder. Persons that are forced into making a retirement decision out of medical necessity generally do not embrace the withdrawal from the workforce. Finally, Dr. Fraunfelder suggests that a sense of spirit plays an important part for general acceptance of this life change. People that believe that there is something more, something bigger have a positive outlook regarding the retirement process (Fraunfelder, 2009, p. 38). Julie Jason agrees with Dr. Fraunfelder that before a person actually retires a retirement plan must be developed. In the 2009, *Survival Guide to Retirement* published by AARP, the author suggests that potential retirees elicit the service of a financial advisor to determine the financial reality of their situation (Jason, 2009, p. 7). Financial planners educate potential retirees on the simple fact that common expenses incurred by retired persons can take up to 80% of the current salary to maintain the current lifestyle. In addition, that calculation is only relevant for the first few years, it then takes a 3%-6% increase in that proposed budget to maintain that same lifestyle—once inflation has been factored in (Jason, 2009, p. 9).

John Bailot, recommends in his applied research project, that financial planning is an important aspect in transiting into a successful retirement. Determining the financial impact on retiree was not part of the Olivette retirement process. Similarly to Julie Jason's suggestions, Bailot recommends that not only is it important for the retiree to have a financial plan, but feels it is incumbent for the organization to assist in this

process. Bailot further suggests that establishing good communication between the organization and the employee will allow for a successful transition this minimizes the stress often related to this event (Bailot, 2010, p. 50).

Financial advisor for the private sector, Robert Powell, reports that there are several keys to a successful retirement. Powell does not focus on the financial aspect but takes a different approach and explains that retirement is about doing something; whether that is doing nothing and enjoying it or making a life change, retirement must have purpose. Another key to retirement is planning your next career. Determine if you are planning on a second career and ensure you continue to meet the ever-changing needs of the workforce before retiring is Powell's advice. He cautions that it is often difficult for retirees to find work, especially when competing against mainstream America. Finally, finding the meaning of fulfillment is the ultimate key to a happy and successful retirement. Learn what makes you happy and allows a sense of value, this will ensure success (Powell, 2009, p. 1). *Work less, Live More*, is a book that focuses several key factors tied to a successful retirement. The author, Bob Clyatt, takes a mental health approach to ensuring a successful retirement. Clyatt's book describes common pitfalls that retirees often fall in to and offers suggestions to ensure a productive, successful retirement. Clyatt explains 4 common pitfalls: guilt, boredom, panic, and a bruised ego as one of many traps retirees fall pray to in the early phases of retirement. Mr. Clyatt begins by stating that retirees often report they cannot just sit—they feel guilty. Because they have not been allowed to do that for the majority of their life, now that they are able to relax, they often cannot. Clyatt suggests that a potential retiree ease into full time retirement and consider semi-retirement first. The ability to work in a part-time status



allows less demands to be placed on one self, yet continues to provide a much needed structure or schedule. Boredom is another pitfall common to retirement. The loss of a sense of purpose makes it hard to find value in a non-structure lifestyle. Tasks that were part of a retirement to-do list does not bring the sense of satisfactions that a day at the office previously brought. Clyatt explains that boredom can be overcome by injecting a sense of purpose into the retirees' schedule. He suggests volunteering for a non-profit organization, or assisting with a community project to for a sense of purpose if semi-retirement is not part of the plan. Clyatt concludes with one final pitfall, panic for the future—panic as it relates to finances and a loss of a sense of direction. These types of worries can become all consuming at the beginning of the retirement phase. Clyatt suggests a solid financial plan to prevent the uneasiness over expenses and developing an ability to embrace the undiscovered as a method to combat the loss of purpose. He suggests doing something of interest to ease the uneasiness and finally to have patience, finding satisfaction takes time (Clyatt, 2005, p. 307). American Fire Journal published several articles detailing life after the fire service. Author Dr. Gerald Fishkin agrees with Bob Clyatt and Robert Powell on the driving force for a successful retirement. Dr. Fishkin states that throughout a firefighters career fire personnel have had a defined sense of purpose and predictably. Retirement changes that sense of purpose. The question of “what am I now if I am no longer a firefighter”, can consume a retiree if he or she has no definite plans for the future. Determining a purpose during retirement is the key to success (Fishkin, 1993, p. 2).

Financial planner, Mark Browne concurs with the majority when asked to discuss his opinion on what is needed for a healthy retirement during his phone

interview. Mr. Browne states the following, “well a plan, financial of course, and have something to do, keep mentally active. Understand their benefits, pay, and healthcare. Own it. Also understand the benefits their families are eligible for should they die”. Chief Michos was asked during her interview if she found any aspects of retirement difficult. The Chief reiterated what author Clyatt suggested in his article, the key to success is finding a place to land. She states her role at the IAFC is very different from the Fire Chiefs position, but she did not find retirement from the fire service difficult. “My position now is different from when I was a Fire Chief, now I influence the fire service with programs”. Chief Michos was also asked is she plans to fully retire and what is the next phase in her career. She answered, now as I get ready to leave the IAFC, I will keep busy with family. I am the President of the Rotary Club, and a board member at a local hospital. I did not have much down time last year to I am looking forward to some down time”.

Finally, a survey sent to 2 retired firefighter groups questioned the group on any factors that influence the retirement process. The group was asked if they retired as planned and how would they describe retirement from the fire service. The survey results were once again mixed. As previously discussed, 2 former command staff officers were not able to retire as planned and found this process very difficult. Several members that did report success and attribute the enjoyment to having a plan and remaining connected to former fire service member and well as fellow retirees.

This writer’s opinion, based upon the research gathered and information obtained during the interviews, that once again many factors influence a successful retirement. Generally, finance, health, and a well thought out plan drives the success, however, in

almost every circumstance success or lack there of is related to the individuals sense of worth and accomplishment that determines success.

### Recommendations

The problem identified for this applied research project was that Largo Fire Rescue does not assist fire personnel with the retirement process. It is this researcher's recommendation that Largo Fire Rescue develop a process to assist fire personnel with retirement. The process should begin early in the firefighters career and should focus on career expectations, long-range financial plans, and the importance of developing a career and retirement plan in general. As the firefighter enters the last 5 years of his or her fire service career, the process should include financial planning assistance, and a counseling or mentoring program that guides the individual through the last portion of their career. Guidance should include assistance with required documentation, timelines for the retirement process and an avenue for questions and concerns to be addressed.

Although, recommendations listed above are suggested for Largo Fire Rescue and the City of Largo administrative staff, the recommendations can be utilized by fire service organizations in general.

Recommendations for fire service personnel conducting research in this area should include investigation in other career fields to include military, professional sports, and government contractors.

Recommendations for future researchers should include a thorough review of retirement programs currently in use in both the public and private sector. Additional recommendations include developing a professional relationship with persons that will be asked to provide individual experiences for the purpose of the research. Ensure all

persons are informed of the importance of the research to allow for changes to future fire service benefits and programs.

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Appendix A:

INTERVIEW WITH KEN FARMER, SENIOR CHIEF TRAINING OFFICER AT THE NATIONAL FIRE ACADEMY.

1. *What is your title and background?*

I have worked for 5 years in my current position. Prior to that I was a civilian Assistant to the Fire chief in Raleigh, North Carolina, then I became the Director of the State Fire College in North Carolina for 5 years, and I worked at the State College in the Fire and EMS distance-learning program. I did this for 15 years. Following this I did consulting work for 5 year and then came to the National Fire Academy. I also worked as a volunteer fire fighter for 15 years early in my career.

2. *When you say you retired, did you truly retire?*

No, I have always had a plan to work each job for 7 years, then change to something dramatically different.

3. *At this point, do you plan to retire again?*

Yes, in 10-15 years, but I cannot truly retire.

4. *What will you do after this career?*

I plan to teach, lecture, and write books for the fire service.

5. *You have had a very diverse career, is that rewarding?*

Mostly rewarding, especially now on a national level. It feels like a have made a difference.

6. *In your experience, have you ever had to force an employee to retire or to retire before they were ready?*

No, I believe in being very direct. I have fired employees, but never forced someone to retire. The Raleigh Fire Department has 350 people; during the 1950's the area had a growth spurt and hired a lot of employees. In the mid 1970's and 80's those individual retired. What we found was if they did not have something to do, they were dead in 3 years. They either had plans or they died.

*7. Have you ever developed a retirement program for your employee's?*

Not a formal plan. I have discussed this issue with my employees, but that is normally on a personal level. They are my friends, so we discuss that comes next.

*8. I would like to develop a program to help firefighters plan for retirement. What can you suggest?*

I do think it is the responsibility of the organization. We treat our employees like family; we know them from the cradle to the grave. We know their children. As the chief, I would recommend to include a financial plan, counseling, and suggest a personal plan, hobbies and interests.

Appendix B:

INTERVIEW WITH ROBERT NEALE, ASSISTANT DIRECT AT THE NATIONAL FIRE ACADEMY.

*1. What is your background and current position?*

I have held my current position for 4 years and was a training specialist for 6 years. Prior to that I was a Fire chief for 22 years.

*2. During your career in the fire service, have you witnessed any issues with your employee's not having a plan for retirement?*



I was not able to identify issues at the time of their employment. I did witness after that if they did not have plan they would be dead within 2 years. The lack of discipline and a schedule, unable to use their skills was difficult for them. It was our practice to give them cake and ice cream and say goodbye. Many of our guys currently have a success story. Several guys have built a support network, they meet once a month for coffee, discuss issues, talk about themselves, the pension issues. This is a very informal organization.

3. *When did you make your decision to retire from the fire service?*

I was old enough to still have a second career. I am type A and will never retire. I am not a person for retirement, but I will balance leisure and travel.

4. *During your fire service career, do your agency have a retirement program?*

No, we gave them cake and ice cream.

5. *The individuals that have had difficulty adjusting, can you determine a cause? Is it financial, psychological, loss of value?*

From a males point of view I think it must be a lack of feeling valuable. I personally need to ensure my needs are covered, Maslow's hierarchy of needs, once that is covered, I've got it.

6. *As a fire chief did you ever have to force an employee to retire?*

No, I believe in being very direct. I have terminated employees, but that was task orientated. I normally, report the issues to the person, ask them to report back if they need help, offer them help, and if we still are not performing, I let them go. I do know of two circumstances where this has occurred. One did retire, and one employee had a medical issue on top of a performance issue. The employee left on a medical disability.

What is do find is that we promote for the wrong reasons. We promote for technical competence and not leadership competency.

*7. As a Fire Chief did you feel it is the role of the organization to implement a policy to assist employees with the retirement process?*

I do, and currently the Federal Government does a good job with this type of program. They offer seminars that assist the employee and the family. So a model does exist.

#### APPENDIX C:

#### INTERVIEW WITH MICHAEL CHIARAMONTE, RETIRED VOLUNTEER FIRE CHIEF AND SCHOOL TEACHER.

*1. What is your background?*

I was a teacher for 36 years in Long Island, New York. I have been a volunteer firefighter chief since 1966. Following teaching, I do consulting work and teach at various universities and the National Fire Academy.

*2. When did you decide to retire from teaching?*

I completed 36 years and had a nice pension. It was a financial decision.

*3. Was there any planning for retirement?*

No, a good friend came to me and said I needed a 5 year retirement plan and I must be able to retire into something.

*4. Did you retire from the fire service also?*

No, I was the IAFC president of the eastern division, the association editor, and remained the fire chief for many years. There is a term limit as a fire chief in my volunteer organization. It is a 2 year limit, and once that is over you remain involved in the

organization, as a voting member, mentor, we never lose the status of chief.

5. *When you left the teaching profession and moved away from the rank of fire chief, has your professional career now made you feel as valuable as you once felt in your previous careers?*

Yes, but only because I kept involved in the fire service. I would not if it were not for NFA, IAFC. Through teaching, I am able to pass on knowledge and help people develop in a career that I loved. My passion is community risk, at first I did not enjoy it as much as I did fighting fire, I still love to fight fire, but now I know why God put me here. I have a mission and that is community risk assessment.

6. *As a fire chief did you guide people toward retirement?*

Yes, I am a fond believer that mentoring, and education are very important. I assist when students reach out and ask for help deciding in which direction to take their future professional development.

7. *How do you prepare for life after the fire service?*

I am just beginning to have these conversations. I believe every one should have a 5 year plan. And make plans to move into something else. Publish articles, assist with the fallen firefighters association, stay involved.

8. *If you would develop a program to assist employees with retirement, what would you include in that program?*

Develop a 5 year plan, get involved in something so there is a transition. Have a vision where you want to be. Write a plan with goals and objectives, work on that plan.

Continue to network, Fire Chiefs magazine, write articles, stay involved.

9. *Any final comments or thoughts you would like to share?*

Retirement equals dead. Culture of the fire service does not generally value the retired; you lose all your credibility. I was part of an organization, I was the contributing editor, as soon as I retired, they no longer allowed me to be part of their organization. I still had the same knowledge, I didn't die, but I was not allowed to be involved. And, now I actually have time to contribute now that I am retired, but it is not valued. Lack of value, you become frustrated, sick then you die. Find something to retire into, where you are still accomplishing things. There is a wonderful organization called Fire Corp that utilizes retired people. Now, today, I am so busy, I don't know how I had enough time to work.

#### APPENDIX D:

#### INTERVIEW WITH CHARLES SPARKS, LIEUTENANT, LARGO FIRE RESCUE, LARGO, FLORIDA.

1. *What is your title and background?*

I began my career in the fire service as a volunteer fire fighter. I did that for 3.5 years, then got hired at Largo. I have worked here for almost 28 years. I have been a Lieutenant for 19 years.

2. *When do you retire?*

I have 3 weeks left, before I retire.

3. *When did you make the decision to retire?*

At the point I reached 25 years, I knew I only had a few years left. I still felt I could do the job mentally and physically, but knew that would come to an end soon. I entered the drop with the intention of doing 3 years. That was after I consulted a financial planner.

4. *What is your plan post retirement?*

I plan on finishing my education. I am getting a bachelors degree. I do not have solid plans. It will depend on the cost of health insurance wither I need to work full or part time.

5. *Have you planned on another career?*

Yes, I would like to work 10-13 years, again not sure if it will need to be full or part time work.

6. *Will your next career be in the fire service?*

I cannot say for sure, but I really want to try something different.

7. *With that said, how will you feel about not being in the fire service?*

Oh, that is a good question. I will lose my authority and responsibility. It will be a bit discouraging, but I also except it is a fact of life.

8. *You mentioned you have been a Lieutenant for 19 years, is that hard as an officer to walk away?*

Yes, again I will miss the authority and responsibility of the job. There is also some ego and pride in there also. The answer is yes.

9. *At what time did you begin to consider life after the fire service?*

I started a bit older, I was 25. At that time in my life I was more geared towards the benefits of the job, vacation, retirement, health care. It was very important for me from day one. That is not common with most firefighters.

APPENDIX E:

INTERVIEW WITH DR. BARBARA KLINGENSMITH

1. *What is your background?*

I was a firefighter paramedic for 30 years. I have worked as an instructor for basic fire courses to know I have a Ph.D. in education. I have taught since 1982. I worked for the Florida State Fire College for 14 years and I have taught at the national fire Academy for 14 years.

2. *How long did you work in the fire service?*

I worked for 30 years and retired in 1995, I left as the rank of Lieutenant. still working in the field.

3. *Was this a planned retirement?*

Yes and no, I planned on staying involved in the fire service. I went to work as an instructor in fire academy and EMS at the University of Hawaii. The university runs the state's fire academy. I did that for many years, then went to work at the Florida State Fire College, then teaching at NFA.

4. *When did you begin planning for retirement?*

I didn't really, it just kind of evolved. It was not really planned.

5. *Did you plan on pursuing another career? And if so, was it intended to be in the fire service?*

I did plan, I took courses, was an ACLS and BTLIS instructor, got a degree and eventually got a Ph.D. in education.

6. *Did you find retirement difficult? And why?*

Very. I still wanted to run call, but now I wanted to pick the calls I ran. I wanted to choose.

7. *Did/do you find your second career just as valuable as the first?*

Yes, it is just a rewarding. I help people make choices that I didn't have help making. I help people get off the street.

8. *At your previous profession, was there a retirement planning tool, or process?*

No, you were on your own. There was no guidance, no career ladder, it was not even a concept. I had to make it on my own.

9. *Have you experienced or become aware of co-workers that did not adjust well to retirement?*

Yes, many health issues become prevalent. That leads to depression, and to suicide. We don't do anything for people. We do a great job of taking care of our own, we even offer them light duty to keep their job until they are eligible for retirement, but once they retire, we let them go.

10. *If you could develop a program to assist fire service professionals with retirement, what would be your criteria?*

I would develop a retired firefighters association for both career and volunteer firefighters. The federal government has a program like this. Firefighters after a certain age cannot hump hose, but they can still contribute.

APPENDIX F:

INTERVIEW WITH FRIEDA WIDER, DIRECTOR OF CRITICAL INCIDENT  
STRESS MANAGEMENT TEAM FOR LARGO POLICE DEPARTMENT

1. *What is your background?*

I have worked for Largo PD for 14 years in various roles. Currently I run the CISM and program and handle the Domestic Violence Program. I have a Masters Degree in Community Psychology and Counseling.

2. *Are you aware of any police officers that have had difficulty preparing for retirement, or making the transition for being an officer to retirement?*

I have seen very often that they do not prepare for retirement at all. They just retire and figure they will work it out. But they have no purpose, they become lost.

3. *Do you feel that the majority of the issues are financial or psychological in nature?*

Psychological a significant amount of time. They have the income, but they struggle with who am I now. What is my reality? They were always an authority figure and now that is gone. They also have issues when they leave shift work. Typically that had a set schedule, now they do not have to get up at a set time, they frequently as now what do I do.

4. *Have you witnessed serious issues?*

Yes, never suicide, but I have seen officer's flounder for a while.

5. *In your experience who has the more difficult time, the Patrol Officer of a Command Staff Officer?*

The Patrol Officer has the harder time. The Command Staff has already adapted to a



different schedule, mostly days, with holidays and weekends off. They also generally have an easier time getting another job. The Patrol Officer has not had a normal schedule or slept normal hours, seen his/her family at regular times. This is generally more difficult.

6. *Does Largo PD have a retirement program?*

No it is the usual cake and ice cream, maybe they can keep their gun. Thanks and you goodbye.

7. *If you could design a retirement program, what would it include?*

Early on, about 5 years prior to retirement we need to get people thinking about retirement. There should be a buddy system, someone they can call to hear the ins and outs of retirement. Someone who is already retired who can discuss how to care for yourself, check up on the retiree.

8. *Do you notice that some employees that have stayed longer than their abilities allow have a harder time with retirement?*

Yes, 30 years is too long for the body to perform. Some are grateful that they are being pushed along, out the door, because they just cannot make the decision themselves. The sad reality is that the 30 years of knowledge is lost when they leave. We do nothing to capture that information.

9. *Finally, do you think men or women have a harder time with retirement?*

Men generally have a worse time. There are few women on the force and most of them have not been pushed out, they left on their own to pursue a different career.

APPENDIX G:

INTERVIEW WITH MARY BETH MICHOS, CHIEF OPERATIONS OFFICER FOR  
THE INTERNATIONAL ASSOCIATION OF FIRE CHIEFS.

1. *What is your background?*

I began as a critical care nurse in the 1960's, and was on the American Heart Association Board of Directors that developed the heart mobile project. This was pre-paramedic. In was then hired to develop the Advanced Life Support program for Montgomery County. This was supposed to last one year. I was hired on as an EMS Officer and that lasted 2 years. I then got my fire officer certification and worked my way up to Assistant Chief over 21 years. I applied for a Chiefs position in Prince William County and worked there for 13 years. Finally, the IAFC offered me a job and I have been there for since.

2. *What was your final rank/responsibility in the fire service?*

Fire Chief, and I held that position for 13 years.

3. *What year did you retire?*

I retired in 2007 from Prince William county Fire and Rescue

4. *Was this a planned retirement?*

I planned on retiring after 5-7 years as the Chief. But things were going well so I stayed on for 13 years. I planned to finally retire in 2008, but in 2007 the IAFC offered me a job and I knew they would not hold the position for another year, so I retired.

5. *Did your department offer assistance with planning for retirement?*

No, I just left one job for another job and not really a retirement. I took 6 weeks to make a decision, and they it went very quickly. When I left Montgomery County with benefits,

financial only. I plan to semi-retire next year from the IAFC. I am actually terrified, to lose all my contacts.

6. *Did you find retirement difficult?*

I have not truly retired. But my role at the IAFC is different from the Fire Chiefs position. Now I influence the fire service with programs. This is different from when I was a Fire Chief. Now as I get ready to leave the IAFC, I will keep busy with family. I am the President of the Rotary Club, and a board member at a local hospital. I did not have much down time last year to I am looking forward to some down time.

7. *Have you experienced or become aware of co-workers/employees that did not adjust well to retirement?*

Some, many counted the day to retirement, until they left.

8. *Did you plan to pursue another career? And did you intend it to also be in the fire service?*

I do, I will continue to work part time with the IAFC as a Senior Advisor

9. *Did/do you find your current career as valuable as your first?*

No, nothing is a valuable for me as a Fire Chief. However, the positions are not apples to apples. I clearly intended to leave as a Fire Chief, I was 62 and was tired. I had just experienced a line of duty death and realized it was time to go.

10. *If you could develop a program to assist firefighters with retirement, what would be included in that program?*

Start to consider dropping or retirement years before. Identify what you want to do, how to plan your life? Financial, life planning, coaching available as an assessment tool.

Develop planning strategies with significant others included.

APPENDIX H:

INTERVIEW WITH GARY KUHNS, FIREFIGHTER, LARGO FIRE RESCUE.

1. *How many years in the fire service did you serve?*

I have worked at Largo Fire Rescue for 19 years as a firefighter/paramedic. I volunteered at another department for 1.5 years prior. I felt like I won the lottery when I got this job.

2. *What was your rank/title/responsibility prior to retirement?*

I was hired as a paramedic/firefighter and was happy doing that throughout my career. I was hired later in life, age 35.

3. *When did you plan on retiring? Did you plan on entering the drop?*

I did not specify an age for retirement due to when I was hired. I was not sure how long I would be able to work and I planned on hanging on as long as I could before I entered the drop.

4. *At what point in your fire service career did you begin to plan for retirement?*

Not sure, but 24 hour shifts were becoming painful. It was not a conscious thought that my career might be short lived. However, the lack of sleep, certain types of calls began to bother me. I realized that my first day off was dedicated to sleep for my recovery and then my next day off was the day before my shift, so I have to rest to prepare for my shift day.

5. *Were you able to retire as planned? If not did you leave for medical/other reasons?*

I think you are asking if I feel short changed? And no, I do not. The medical issue I had was a blessing in disguise. When I fell out at training and have the problem with my heart and blood pressure. I had a friend that told me I was lucky, it could have been fatal.

I have never looked at it that way.

6. *What do you anticipate being the hardest part of retirement?*

I am apprehensive about waking up with nothing to do. Idleness.

7. *Do you plan on pursuing a second career? What will be your profession of choice?*

Actually it will be a third career. I worked in construction for many years. I would like to teach. I would love to teach English in Japan. I now have the means and I am having a problem deciding a path. I am not sure if it will be different from the fire service.

Perhaps an EMS instructor.

8. *Final thoughts?*

Because I am working light duty until the disability pension is worked out, I have had the opportunity to remain in the fire service for a while. I am able to have contact with all of our employees, and meet other people in the city. It would have been hard if I had to leave immediately after I had a medical issue.

#### APPENDIX I:

#### INTERVIEW WITH NORTON CRAIG, CITY MANAGER FOR CITY OF LARGO, FLORIDA.

1. *What is your background?*

Thought I would be drafted, so I joined the Army. I signed up for officer candidate school but did not make it, due to my eye sight. I was assigned to a chemical warfare laboratory in Maryland. I was able to interview for a regular commission and got it. I went all over the world as a chemical weapons officers, Commander of a base in Korea.

2. *What year did you retire from the military?*

I retired after 29.5 years.

3. *What were your rank and job duties?*

I retired as a Lieutenant Colonel and have many duties throughout my career.

4. *Was your retirement from the military planned?*

I had the opportunity to retire when I was a captain and had about 20 years on. I had a family and enjoyed army life, so I decided to stay. Later, I wanted to finish my career in the states, we had a house and a family life we enjoyed. I was scheduled to go overseas again to Korea, and did not want to go, so I retired.

5. *Did you plan on pursuing another career? And if so, how did you come to work for the City of Largo?*

I worked for the Department of Environmental Protection for a few years and saw an opening as the Director for Environment Services for the City of Largo. I applied and got the position. I worked there for a few years when the Assistant City Manager position came open. I did that for a few years, and then about 5 years ago, I became the City Manager.

6. *Did you find retirement from the military difficult?*

I did not find it difficult. I only missed it one time. There is an off site retreat that all Chemical Warfare Officers attend annually, and after three days of working together, there is a formal ball. I missed that. All 1700 officers attended.

7. *Did you find your second career to be as valuable as the first?*

I loved being in the army, I have medals and ribbons and am proud of what I did. But I have found the City Manager position the most rewarding.

8. *Have you experienced or become aware of personnel that did not adjust well to*

*retirement post military?*

I knew a Brigadier General that retired after 30 years and shot himself. I also know of an Army Sergeant that mowed his lawn in his Army uniform. I did not think fire personnel had difficulties; they usually have the ability to have second careers, and can make more money.

#### APPENDIX J:

#### INTERVIEW WITH MARK BROWNE, CIVILIAN CONTRACTOR FOR MILITARY PERSONNEL.

1. *What is your current position?*

I am the president of the company and I assist with the training and financial planning. I have worked with this company for 8 years.

2. *What services does your company provide?*

We offer training, financial planning for federal employees that are considered “special category”. That encompasses about .4% of all federal employees to include, firefighters, air traffic controllers, and Department of Justice employees. We offer face to face training on retirement, and health care programs. We teach them how to invest in their retirement. They learn to read their financial documents, and wage statements. We also offer individual financial planning for the employee and their spouses. We begin this training at the beginning of the employee’s career and offer that is periodically throughout their career. Toward the end of their career, we offer to set up their investments, pension and healthcare.

3. *Who selects your services?*

The military installation pays for me to come to their base and advise any employee that is interested. It is not mandatory for an employee to receive my services. I am brought in about every 3 years.

4. *How do you get employees interested in retirement early in their career?*

They believe it is either too early or too late to worry about retirement. I show them that that is not true. It is never too early and we can make a difference even in the last couple of years.

5. *Are you aware of fire personnel having difficulties with retirement?*

Retirement is a major adjustment for them. They are used to working a 24 hour shift. Their best friends are in the fire device, now they have no contact with anyone and they die mentally within 1-2 years from separation. When they are successful they have remained working in some capacity. Volunteering within their communities, becoming a consultant.

6. *What do you recommend for a health retirement?*

Well a plan, financial of course. And have something to do, keep mentally active. Understand their benefits, pay, and healthcare. Own it. Also understand the benefits their families are eligible for should they die.

APPENDIX K:

INTERVIEW WITH JOHN CARROLL, POLICE CHIEF, CITY OF LARGO,  
FLORIDA.

1. *What is your background?*

I was in the Army for 3 years and served as a military police officer. Following the



Army, I was hired at the City of Largo as a police officer.

*2. How many years did you serve in the police service? And how many years in the drop?*

I was hired with Largo PD in 1980 and I was served for 32 years. I have spent 6 years, plus in the drop. I retire in 13 months and will have worked 33 years and 7 years in the drop.

*3. When did make the decision to enter the drop? Why?*

I almost left the City of Largo when I had 10 years on the job. Our pension was poor, and a neighboring department had better pay and pension plan, but I realized that there was a lot of opportunity here, so I stayed. Later our pension improved and I intended to leave when I had 23 years on the job. I did not intend on entering the drop. At 23 years, I was a captain, had a family, the job was going great so I decided to stay until I could earn 85% of my pay in retirement. I finally entered the drop 6 years ago and I have 13 months left.

*4. When during your career did you begin to plan for retirement?*

I did not think about retirement for along time. I thought I was going to leave at the 10 year mark, go work at another department and collect 2 pensions. But I decided to stay, so I did not really think about it again until I hit 23 years, that's when I got the calculator out.

*5. Do you plan to have a second career in the police field? If not, do plan on pursuing a second career?*

I would like to travel and may take about 6 months to a year to figure it out. I am 54 years old, and at mid-life. I am at the end of along career. My wife has put her dreams

on hold for the sake of our family, so it is my turn to pay her back. She has a dream of running her own business, and if it takes off, I may help her do that. I may run for commission or become a contract employee. I need to do something. I do not want to get to the point where I wake up and say, is this all there is?

*6. Are you concerned that a second career will not be as rewarding as your career in the police service? Especially finishing your career as the Chief of Police?*

Not at all, it will be rewarding to be supportive of my wife, I look at it as paying back for all she did. I do not worry about not being a Chief. I never wanted to be the Chief, I took every promotion reluctantly. This is what I do, not what I am.

*7. Does your agency have a plan or policy to assist police officers with retirement?*

I talk with every employee when they are hired. I ask them to sign up for the 457 plan and pay themselves first. Then I meet with them periodically, advice I give includes, don't jump from job to job. If you think you want to change your career or employer, make that choice early. Make sure you have support, friends outside the police field. And get help with retirement; seek counseling, and financial advice. I followed in the Fire Chiefs footsteps and brought in a financial planner that specializes in pensions and drop money.

*8. Have you have any experience or have become aware of police officers that have had a difficult time with retirement? How so?*

Yes, just recently one of our career police officers retired. The was 60 years old and figured it was time to retire. He was financially ready, but not emotionally ready. He emails almost every day that he misses work, his idea of retirement is not turning out to be what he expected. I also know a success story. A former Chief of Police moved here

to take the job, bought a house, and the job was not what he expected. He took a year to prepare for retirement. He retired, bought a business, moved out of state and loves it. He stays connected with his friends, and that keeps him happy.

9. *Do you utilize officers once they retire?*

Not really, we talk about the concept, but I am not sure that is healthy for the person or the organization. For example, you have a command officer that made policy not performing tasks that he/she did not have to do during their tenure. It would be difficult.

10. *If you could develop a plan or program to assist with retirement, what would it include?*

There are lots of moving parts during a 23-25 year career. It would be difficult to have a one size fits all program. Each employee needs to own their retirement. I try not to get into anyone's personnel business, but when it affects them, it shows up in the work place. We offer counseling or have the chaplain ride with them.

#### **APPENDIX L:**

On June 27, 2012 an email was sent to the retiree group for Largo Fire Rescue in Largo, Florida and a retiree group in the Bellingham Fire Department in Bellingham, Washington in an effort to elicit feedback regarding the retirement process.

The following communication was sent:

Good morning everyone, I hope this email finds you well. I am writing a research paper for the Executive Fire Officer program and have selected the topic of Firefighter Retirement. I am looking for your experiences with the retirement process and actual retirement as well. Retirement from the fire service can be a difficult process and I am

hoping to learn some cause for that difficulty. My end goal is to develop a program to assist with the retirement process.

I am asking for participation in a brief survey and if you are willing, a telephone interview. Please complete the survey attached and email your response back to myself or Julie.

I thank you for your participation.

Sincerely,

Shelby Willis

Largo Fire Rescue

Largo, Florida

33770

[swillis@largo.com](mailto:swillis@largo.com)

#### Retirement Survey Questions

1. How many years in the fire service did you serve?
2. What was your rank/title/responsibilities prior to retirement?
3. Did you participate in a drop program? If so, how many years?
4. At what point in your fire service career did you begin to plan for retirement?
5. Were you able to retire as planned? If not, did you leave for medical/other reasons?
6. How would you describe retirement from the fire service?
7. Did you find retirement from the fire service difficult? Why or why not?
8. Did you pursue a second career? What was your profession/line of work?

9. Did you find the second career as rewarding as the fire service? Why or why not?
10. Would you be available for a phone interview? If yes, please enter your name and a contact number.