

Public Safety Officers' Benefits Program

Did you know... about the PSOB Appeals Process?

If a PSOB claim is denied, survivors have access to an appeals process, as outlined below.

1. A claimant survivor is notified by letter that the PSOB claim has not been approved. Along with the letter is the "determination" that outlines the basis for the decision, and information regarding the appeals process.
2. The claimant survivor has 33 days from the date of the letter to provide notice to the PSOB Office of the intent to appeal the decision.
3. When the PSOB Office receives this notice of intent to appeal, a Hearing Officer is identified and assigned to the claim.
4. The Hearing Officer contacts the claimant survivor directly to discuss the appeals process and next steps.
5. The Hearing Officer reconsiders the entire claim, and accepts and considers any newly submitted information. At the request of the claimant survivor, a hearing may be held at a date and location convenient for the claimant survivor.
6. Once the Hearing Officer's determination has been submitted, the claimant survivor is notified by letter of the outcome. Should the Hearing Officer reverse the initial decision and the BJA Director upholds the decision, the claim is approved and the benefit is paid.

7. If the Hearing Officer does not reverse the original determination, the claimant survivor can request a second appeal to the BJA Director.
8. If the claimant survivor requests a second appeal to the BJA Director, the Director reconsiders the entire claim, and accepts and considers any newly submitted information before making a final agency decision and notifying the claimant survivor in writing.

Enacted in 1976, the Public Safety Officers' Benefits (PSOB) Program provides death, disability, and education benefits to those eligible for the program. The PSOB benefit for eligible deaths occurring in FY 2008 is \$303,064. PSOB partners with key national public safety organizations, including the National Fallen Firefighters Foundation, to provide information and support to survivors and surviving agencies of America's fallen officers.



We want to hear from you...

One of the difficult aspects of sudden death is that it allows no time for goodbyes or final words. It is something many people struggle with after an unexpected loss. Some people are comforted knowing that their last moments with their loved one were happy, that they expressed their love.

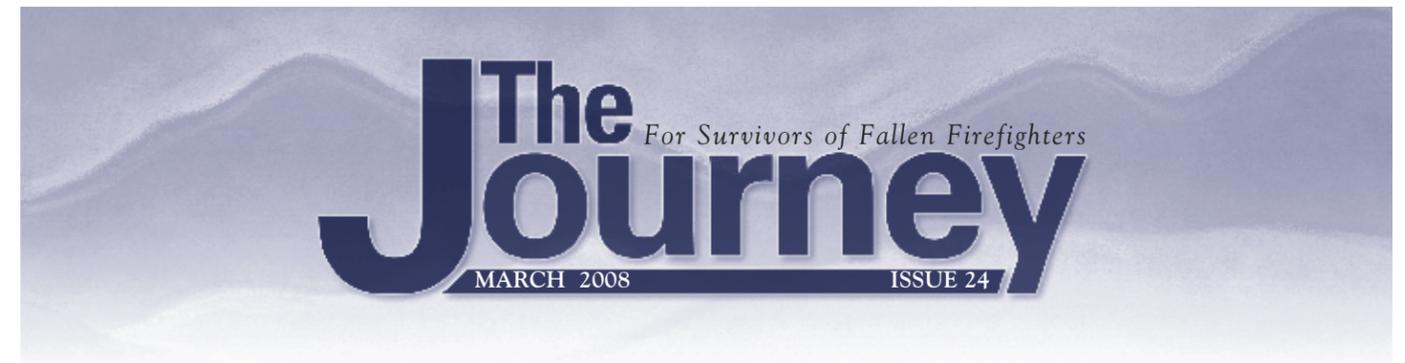
But life isn't always that way. In human relationships, we sometimes argue or disagree, we say hurtful things, or we fail to say the loving things we wish we had. When someone dies suddenly, loved ones are sometimes left with feelings of guilt or regret.

Perhaps there are things that were unsaid, unresolved, or just unfinished at the time of your loved one's death. What has helped you come to terms with that? What can you offer to others who may be struggling with these same issues?

If you want to share some thoughts about your experiences, please send your story as a Word document, or in the body of an e-mail, to jwoodall@firehero.org. Or, if you don't do computers, send a typed or neatly handwritten copy to:

The Journey • National Fallen Firefighters Foundation
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After someone we love dies, many people sense a continuing presence of the deceased, a feeling that the person is somehow "still around." Many explain this in spiritual terms. Some attribute it to the power of memories; it takes the head and the heart a long time to understand that someone is really gone. Some don't talk about it at all, for fear others will think they have lost touch with reality! And others wait for some sort of sign from their loved one, hoping

that it will help them know the person is OK.

Some of you have described a special sign that always reminds you of your firefighter and makes you smile—"He always sends me dimes, rainbows, fire engines to let me know he's around." No matter how you explain it, most people who experience this sense of presence describe it as comforting and say that it helps them to deal with their loss. In this issue, survivors share their stories.

Jamie Calender

daughter of James G. Hill, Sr. (2000-TX)

In 2000, when my father died so suddenly, I was in such shock that I couldn't think. I used to ask my mother, "Why did Daddy have to go away?" And she always told me, "He is only as far as you let him be." She would tell me how he was still with her, how she could feel him in the house. She would tell me how she felt someone sit on the couch next to her or lie down on the bed, but there would be no one there. She talked of how she would feel him put his hand on her shoulder from time to time.

I always thought my mother was just saying this, until I moved in to help take care of her before she died. I now know that my father is still in my house. When he is mad at us, he will make picture frames of different family members crooked. He will let me know when I don't do something just right, and when I fix it, things are back to normal. I know now that my mother was always right about my father only being as far away as I would let him be.

Patsy B. Rogers

wife of James Larry Rogers (2004-GA)

My husband, Larry Rogers, died Monday, December 13, 2004, from a heart attack, after responding to three structure fires that afternoon. The Saturday after his funeral, I was going through our mail and received a copy of the monthly newsletter from the Georgia Firefighters Association. I tossed it aside, thinking I would take it to the Assistant Fire Chief.

As I continued to sort the mail, something kept telling me I needed to



read the newsletter. This voice would not leave me alone, so I finally picked it up and looked through it. Near the back, there was an article about an amendment to the PSOB Program which was passed in December 2003. It stated that firefighters who die from heart attacks within 24 hours of fighting a fire are considered "Killed in the Line of Duty" and their families may be eligible for the death benefit of \$275,000. I had no idea this law had been changed; this was Larry's way of letting me know

continued inside

Patsy B. Rogers (continued)

that I should pursue it. I knew that Larry was still taking care of me even after his death.

The next night, I was having a really bad time. Larry's death was beginning to be real, I could not stop screaming and crying. I heard a voice say, "Please don't do this to yourself. Everything is going to be OK." I was led to a drawer in our bedroom, and when I opened it, there was a pair of Larry's gloves. The voice told me to put the gloves on, and when I did I could feel his hands holding mine. It seemed so real! It was just like the movie "Ghost" and was so comforting.

Larry's birthday was January 10th, and after getting through the holidays without him, our family felt we should get away for a while. So the entire family traveled to LaGrange, Georgia, for a great nephew's 3rd birthday party. I kept feeling so lonely without Larry there, and I kept saying, "Larry, you should be here; this is your family!" There was

a restaurant right next to the hotel, and all ten of us decided we would have dinner there. As we were seated, I looked up. There was a sign hanging above our table that said, "Larry's Corner." After we all caught our breath, I realized that he was there all the time and that this was his way of letting us know he is with us always.

I have heard stories like these over the years from people who have lost loved ones, and I always thought they were just imagining these things happened. Maybe I did, too, but whatever happened, I was comforted by each event. I would like to think that as our loved ones pass to the other life, they are still able to see us and hear us. I thank God for allowing these messages to pass through to help us through these terrible times.

I hope my stories will help others who experience similar circumstances know they are not alone and they are not imagining things.

Crystal Rathbun,

Wife of Roger "Bo" Rathbun (2000-WY)

This poem made such an impression on me when I lost the love of my life. It means so much to me still, and whenever I read it I think of Bo and it gives me peace. I have it laminated and send it in all of my sympathy cards to friends and family. I have received a

lot of responses from those I send it to, saying how much comfort it brought them.

Editor's Note: *There are several versions of this poem, by Henry Scott Holland, Canon of St. Paul's Cathedral, London. It is taken from a sermon delivered at St. Paul's in 1910.*

Death is nothing at all.

I have only slipped away into the next room.

I am I, and you are you,

Whatever we were to each other, that we are still.

Call me by the old familiar name.

Speak of me in the easy way which you always used.

Put no difference into your tone.

Wear no forced air of solemnity or sorrow.

Laugh as we always laughed

At the little jokes that we enjoyed together.

Play, smile, think of me, pray for me.

*Let my name be ever the household word
that it always was.*

*Let it be spoken without an effort,
Without the ghost of a shadow upon it.*

Life means all that it ever meant.

It is the same as it ever was.

There is absolute and unbroken continuity.

What is this death but a negligible accident?

Why should I be out of mind because I am out of sight?

*I am but waiting for you, for an interval,
Somewhere very near,
Just round the corner.*

All is well.

-Henry Scott Holland

Jody Rodgers

Daughter of Gregory E. Rodgers (1999-OH)

When I wrote this, I was thinking about how there is so much to life we don't see or we forget to think about. There is a spiritual world that is moving and working around us every day. And because we can't see it, it often goes unnoticed. When someone dies, it is the same

It was a familiar scene,
a helmet laying on the ground,
the rush of boots
running all around,
as the radio cries out
"Firefighter Down"

All that they saw was the chaos of the scene
Because the serene simply could not be seen.
This world quietly faded away.
Yet his life did not end that day.
As the darkness descended like night,
There came the most glorious light.
It was a beautiful moment.

It was a beautiful moment;
All Heaven rejoiced.
It was a beautiful moment,
When he first heard that voice.
It was a beautiful moment,
"Welcome Home, son"
It was a beautiful moment.

They tried and tried but it was all in vain.
There was nothing there left to save.
The sound of death echoed through the room.
All they could hear was the stillness of gloom.
But for him - the beautiful song the choir sings
and the flutter of angels' wings

As they drew near,
Erasing all his fear.
It was a beautiful moment.

It was a beautiful moment;
All Heaven rejoiced.

way. We can only see the earthly view - the lifeless body, the tears. And most of us probably fail to truly realize, especially in our grief, that the spiritual life of that person is continuing on. And so this is where this comes from. I wrote it to a melody in my head, so it's actually lyrics.

It was a beautiful moment,
When he first heard that voice.
It was a beautiful moment,
"Welcome Home, son"
It was a beautiful moment.

They see the grief on each others' face.
It will take time a while to erase.
The smile on his face - as wide as the ocean is deep.
Happiness while those on Earth still weep.
They fall to their knees and cry out "Why me?"
He falls to his knees and says, "All praise to You be."
It was a beautiful moment.

It was a beautiful moment;
All Heaven rejoiced.
It was a beautiful moment,
When he first heard that voice.
It was a beautiful moment,
"Welcome Home, son"
It was a beautiful moment.

Ashes to ashes and dust to dust
His body returns to the earth he came from.
Yet he continues on
As he waits for us to come.

It will be a beautiful moment;
All Heaven rejoices.
It will be a beautiful moment,
When we first hear His voice.
It will be a beautiful moment,
"Welcome Home, everyone!"
It will be a beautiful moment.
A beautiful moment.