



# ***CHIEF'S FILE CABINET***

***Ronny J. Coleman***

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## It's Not Going to Happen to Me!

Denial is a common attitude in our society. We act as if tragedy is always going to happen to someone else, not to us. I recently saw an advertisement that summarizes this phenomenon. Succinctly it read "it's never too late for disaster preparation, until it's too late". The picture on the ad was a fully involved structure fire. It reminded me of a phrase I once used. Prevention ends, when fire starts. But denial does have its consequences.

To tell this tale, I would like to describe a scenario I recently experienced that proves the point. I was having lunch with a very good friend of mine. We got together frequently to talk about our mutual interest of collecting fire service memorabilia. He inquired of me what I had planned to do with some of the components of my collection. I was telling him about the National Fire Heritage Center. As our conversation went on, I asked him what he had to protect his collection. He laughed and responded that he wasn't that worried about it. He had a long way to go to retirement. Those decisions were years in his future.

Less than a week later, I received a call from a fire service friend in Southern California. His first question was to ask me if I knew the individual. I replied yes. He informed me that this young man had died in a car accident. I was shocked. In a micro second, this young man's family was to learn all of the lessons of not thinking about what happens until it is too late.

The next couple of weeks were a series of decisions that had to be made without that man's input, his wishes were not the issue. Protecting his interest was. Protecting his family was the number one priority. To say it was difficult was to underestimate the obvious.

My question to all of you who are reading this column is pretty simple. Do you have a plan if something happens to you? If the answer is yes, you should be very proud, but don't stop reading yet, because just because you have a plan there are considerations you might want to review before you feel totally comfortable. If your answer is no, I hope you continue with a strong sense of commitment to start doing things differently as you move forward.

First things first. I am going to assume many of you are collectors of something that represents the fire service. You might be a generalist. They collect everything. You might be a specialist. They collect some specific components like badges, books or even trucks. The path you may want to follow begins with a question you need to ask right now.

If something happened to you tomorrow morning, what would you like to see done with your collection? Do you have an heir that wants it? Is there an organization that wants it? Or, are you



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comfortable with the idea that the collection is going to go up in an estate sale or in the contemporary era, become an item on e-bay? Or, is it even possible that something can go one place and others can go elsewhere? Don't expect your family to read your mind. They can't.

I know what you are saying to yourself right now. That's a difficult decision. Sorry, it doesn't get any easier. But, you must start somewhere and your wishes are where you are going to have to start. If you can't do that, be prepared for others to try to interpret your desires and remember, you won't be around to critique the decision.

Let's say, you get beyond that decision. What's next? The answer to that is you need to develop a document that will be instrumental of your decision. Now, before we get too far down this path, let me state I am not an attorney. This column is not intended to provide you with guidance. I am taking my own advice right now by getting a trust document prepared. This is not a decision to back away from because it's going to cost you some attorney's fees. If you think the fees are onerous, wait till you see what the tax consequences could be.

I have had conversations with many collectors that believe that this is an unnecessary effort, if you just want your collection to be an asset to the heirs. I won't argue legal issues. I just want to raise the issue for you to contemplate right now.

The next step is something every collector needs to consider as soon as they identify that first they are a "collector". Set up a record keeping system. Don't ask me what it should look like. I suggest that with the availability of software today, it should be computerized. But, it could be on 3 x 5 cards. It could be a journal. Start it early and fill it out frequently. Documentation is the backbone of proof.

The data you collection on your collection may be as simple as a list of items. On the other hand, why not develop a more comprehensive database? How much you paid for something in 1985 might not be important in 1985, but in 2025 it would represent value.

Anything you can do to document provenance of an item is of extraordinary value. Personally, I have always been more impressed with fire service collectables that have a name attached. Knowing who actually wore a specific helmet or a badge is very valuable in giving an item a value.

The next step is not as labor intensive as the previous one, but equally important. The next step is to let someone else know of the steps you have taken. If something happens to you, your family and friends should not have to spend hours, maybe days trying to find what you have to preserve your collection. Make your wishes obvious. Make sure the attorney knows where your data is. Make sure your most trusted confidante knows what is truly valuable, and what is just trivia.



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Now, on to the last step. Take pictures. Take lots of pictures. With digital cameras there is no excuse for not photographing objects and adding those photos to the database. Organize the photos in your computer. You should not scrimp on photos. On big objects, photograph the object from multiple angles. If your collection is apparatus, the document also should include maintenance manuals and provenance documents.

Well, we are pretty much done now. Are you exhausted with all of these things to do? My best advice is to start in sequence. Don't try to make-up for 35 years in one weekend. Get family and friends involved. Look at it as a community project.

Just don't deny that it should be done.

If I could go back to that luncheon with Jonathan, I would have corrected him about his having lots of time to protect his interests. Frankly, with the sequence of events, he would have still never had the time to make-up for his lifetime of being a fire collector. I can honestly say he was a "lifelong" enthusiast. His mother showed me some artwork that he prepared when he was but a child. The artwork was primitive but sincere and amazingly accurate.

I am not afraid to state that Jonathan would have wanted his experience to serve as a motivator to those of you who do have some tomorrows.

Go to work. Follow these steps. Have a plan is never having your family say how sorry they are that they don't know what to do with your stuff. Create a legacy.