THE DISPATCH

RETIRED FIREFIGHTERS OF WASHINGTON

AUGUST 2026

President's Message

Why RFFOW Still Matters

Sometimes it is worth asking a very basic question: **Why does RFFOW still matter?**

Most of us have been retired for many years. The fire stations where we worked have changed. The rigs are different, the equipment is different, and many of the firefighters working today weren't even born when some of us first reported for duty. It would be easy to conclude that our working years are behind us and there isn't much reason anymore for retired firefighters to remain organized.

I believe exactly the opposite is true.

RFFOW matters because retirement didn't end the issues that affect us. Our pensions, medical benefits, disability-board protections, survivor benefits, legislation and other matters affecting LEOFF retirees continue for the rest of our lives. Decisions made in Olympia, and within our organization, can have enormous consequences for people who haven't worked a shift in a fire station for decades.

We have certainly been reminded of that over the past couple of years.

There Is Still Strength in Numbers

One retired firefighter writing a legislator can make a difference. But when an organization representing hundreds of retired firefighters speaks, people pay attention.

That is one of RFFOW's most important purposes.

There is strength in numbers. When legislation affecting our members appears in Olympia, we can analyze it, communicate with legislators, testify, retain professional assistance when necessary, and keep our members informed. We can speak collectively rather than expecting each retired firefighter to figure everything out individually.

Our members come from departments throughout Washington. We may have worn different patches, worked in different cities and retired in different decades, but on many of the issues affecting retirees, **our interests are the same.**

And there is another reason RFFOW matters that is harder to put on a balance sheet: fellowship.

For much of our lives, we belonged to a profession built around teamwork. We ate together, trained together, responded to emergencies together and depended upon one another. Retirement shouldn't mean completely losing that connection. Our meetings, newsletter, Facebook page and other activities help preserve a community that took a lifetime to build.

What Does RFFOW Actually Do for You?

Much of RFFOW's work happens quietly behind the scenes.

We monitor legislation. We communicate with legislators and other public officials. We retain lobbyists and attorneys when circumstances require professional expertise. We research pension and benefit issues. We provide educational information. We publish The Dispatch. We conduct meetings and bring in speakers on subjects important to retirees. We answer questions from members and try to help when someone doesn't know where to turn. We run the organization.

And, when necessary, we are prepared to stand up and protect the interests of our members.

None of that happens automatically, and very little of it is free.

That brings me to an important point about **contributions to RFFOW.**

When members make voluntary contributions to RFFOW, please do not write "PAC" or "Political Action Committee" on your check. Those descriptions do not accurately describe the principal purposes for which RFFOW raises and uses contributed funds.

Instead, if you wish to put something on the memo line (or attach a note), please write **"Legal Expenses," "Legislative Expenses,"** or something like **"Operations."**

Why does that distinction matter?

Because RFFOW's activities extend far beyond making political contributions. In fact, most of the money contributed to RFFOW is used for purposes such as **legal expenses, lobbying and legislative advocacy, member education, communications, organizational operations and other activities supporting RFFOW's mission.** Only a comparatively small portion, if any, may ultimately be used for contributions to political candidates or committees.

Calling these contributions "PAC" contributions therefore creates the wrong impression about both the purpose of the contribution and the work RFFOW actually performs. For our organizational and recordkeeping purposes, it is important that the description accurately reflects what these funds support.

Someone Is Watching Your Back

Perhaps the simplest explanation for why RFFOW still matters is something every firefighter understands.

Someone needs to be watching your back.

We did that for each other on the job, and in a different way, that is what RFFOW continues to do today.

We watch what happens in Olympia. We watch legislation affecting retirees. We watch pension and benefit issues. We ask questions when something doesn't look right. We obtain professional advice when necessary. And we make sure that retired firefighters have a voice when decisions affecting their futures are being made. We take, answer, and help our members in so many ways.

No organization can guarantee that it will win every battle. But there is an enormous difference between having hundreds of retirees standing together and having each of us standing alone.

Our careers may be over.

Our responsibility to one another isn't.

That is why RFFOW mattered yesterday.

That is why RFFOW matters today.

And that is why I believe it will continue to matter for years to come.

Pension Law Demystified

The Fight to Protect LEOFF 1 Pension Funding: Where the Lawsuit Stands

RFFOW members have understandably asked what the recently filed LEOFF 1 lawsuit is about, why the State is asking the federal court to dismiss it, and how our attorneys have responded. Although the legal arguments are complicated, the basic dispute is straightforward: **Can the State remove billions of dollars from the LEOFF 1 retirement system for other governmental purposes while leaving enough money that actuaries presently expect will pay promised benefits?**

Why the Lawsuit Was Filed

LEOFF Plan 1 was created in 1969 for Washington law enforcement officers and firefighters. Today, virtually all LEOFF 1 members are retired. Through contributions and decades of investment earnings, the retirement system has allegedly become substantially overfunded.

In 2026, the Legislature enacted E2SHB 2034. The legislation provides for LEOFF 1 to be terminated and restated in 2029. Assets equal to 110% of the actuarially calculated liabilities would remain to support member benefits, while billions of dollars above that amount could be transferred out of LEOFF 1 to the State's Treasury for budgetary purposes.

Nine LEOFF 1 members filed a federal class-action lawsuit challenging that legislation under the Contracts Clause of the United States Constitution. The complaint contends that Washington created contractual pension rights when members entered public service and cannot later substantially impair those promises. Plaintiffs seek declaratory and injunctive relief preventing the challenged transfers.

Importantly, the case is not simply based on an argument that every LEOFF 1 member personally "owns" a portion of the surplus. The broader contention is that Washington pension law gives members vested contractual rights to a properly and systematically funded, actuarially sound retirement system.

The State Asks the Court to Dismiss the Case

The State responded with a Motion to Dismiss. Its first major argument is procedural: **the State says the lawsuit is too early.**

The State points out that no transfer is scheduled until 2029. Members are receiving all promised benefits, and the restated plan would initially hold assets equal to 110% of projected liabilities. The State therefore argues that plaintiffs cannot presently show the concrete and imminent injury required for federal-court jurisdiction.

The State's second argument goes to the heart of the case. LEOFF 1 is a **defined-benefit plan.** According to the State, members have contractual rights to their promised pension benefits, but they do not own the assets or investment surplus held by the retirement system. The State relies in part on Hughes Aircraft Co. v. Jacobson, 525 U.S. 432 (1999), involving a private defined-benefit pension plan.

The State also argues that RCW 41.26.040(3), relied upon in the complaint, concerns older pension funds created before LEOFF—not the LEOFF 1 fund itself. That is an important distinction and one plaintiffs must contend with.

Our Response: The Case Should Be Heard Now

Plaintiffs filed their Opposition to the Motion to Dismiss on August 11, 2026. The response argues that members should not have to wait until billions of dollars have actually left the retirement system before asking a court to intervene. The Legislature has already passed the law, and State officials are directed to implement it.

There is also an unusual timing problem. The State argues that a lawsuit filed now is premature because the transfer will not occur until 2029. Plaintiffs respond that under the bill the applicable statute of limitations will expire in **2027**. Waiting until 2029 could therefore create the remarkable situation where the State first says the lawsuit was filed **too early**, and later argues it was filed **too late**. Plaintiffs contend that this potential loss of any meaningful opportunity for judicial review is an important reason the court should hear the case now.

Why Funding Matters

One of plaintiffs' most important arguments concerns actuarial risk.

The issue is not simply whether LEOFF 1 will have enough money on the day of the transfer. Plaintiffs contend members possess contractual rights to an actuarially sound retirement system and that deliberately removing billions materially reduces the security behind their pensions.

According to the allegations and actuarial information cited by plaintiffs, the probability of LEOFF 1 becoming underfunded increases from approximately 5% to 40% following implementation of the legislation. Plaintiffs characterize that as an eightfold increase in risk.

The State answers that benefits remain protected and that additional governmental contributions can be made if future funding problems arise. The fundamental disagreement is therefore whether the constitutional pension promise protects only the ultimate benefit payment or also protects the financial security supporting that promise.

Why the Constitution Matters

Plaintiffs also rely on U.S. Trust Co. v. New Jersey, 431 U.S. 1 (1977). That Supreme Court decision is important because courts examine government action more carefully when a State changes its own contractual obligations and then claims the change serves a public financial purpose.

Plaintiffs argue that Washington cannot substantially weaken its pension commitments simply because using LEOFF 1 assets elsewhere would benefit the State financially. The State strongly disputes that any

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The RFFOW welcomes member articles and can be submitted at any time.

contractual obligation is being impaired at all.

Where Things Stand

The judge is presently being asked to decide whether the lawsuit survives the State's Motion to Dismiss—not who ultimately wins the case.

If plaintiffs defeat the motion, that does not mean the court has ruled E2SHB 2034 unconstitutional. It means plaintiffs have stated a legally sufficient claim that can proceed toward a decision on the merits. If the State prevails, some or all of the case could end without the court ultimately deciding whether removing the LEOFF 1 assets violates the Contracts Clause.

For RFFOW members, the central question remains simple but consequential: **When Washington promised LEOFF 1 retirement benefits, did it promise only the checks—or did it also promise the financial security necessary to protect those benefits throughout members' retirement?**

That is the question our lawsuit seeks to have answered. Further updates to follow as the case moves forward.

RFFOW GENERAL MEMBERSHIP MEETING

Wednesday, September 9, 2026 — 9:00 a.m. Pacific Time — Via Zoom

Please join us for the September **RFFOW General Membership Meeting,** to be held **Wednesday, September 9, 2026, at 9:00 a.m. Pacific Time via Zoom.**

SPECIAL GUEST SPEAKER

Eric Rayles

Unclaimed Property Claims & Outreach

Washington State Department of Revenue

This month's program should be of interest to virtually every RFFOW member. **There may be money or other property belonging to you that you don't even know about!**

Our special guest, **Eric Rayles**, has served with the Washington State Department of Revenue's Unclaimed Property Claims & Outreach program for the past seven years. An MBA graduate with 20 years of prior experience as a business manager, Eric helps Washington residents navigate the state's unclaimed property claims process.

Eric will explain **how to search for unclaimed property, how to claim property that belongs to you, and how to prevent your own property from becoming unclaimed in the future.**

Unclaimed property can result from forgotten bank accounts, uncashed checks, refunds, insurance proceeds, stocks, utility deposits and many other sources. You might be surprised by what is waiting to be claimed—and checking costs nothing.

This is one of those programs that could potentially benefit **every member and every family,** so we hope you'll join us.

WATCH YOUR EMAIL FOR THE ZOOM INVITATION

The meeting will be held entirely by **Zoom**. An email containing the Zoom meeting link will be sent to members **two days before the meeting.**

For your convenience, we will send the Zoom invitation **again on the morning of September 9**, so you won't have to search through your inbox for the original invitation. The meeting link should be right near the top of your email when it is time to join.

WHEN: Wednesday, September 9, 2026

TIME: 9:00 a.m. Pacific Time

WHERE: Zoom

SPEAKER: Eric Rayles, Washington State Department of Revenue

TOPIC: Finding, Claiming and Protecting Your Unclaimed Property

Mark your calendar and join us September 9. You may discover that the State of Washington is holding something that belongs to you!

Charlotte Clark, widow of Seattle Firefighter Robert Clark, passed away July 7, 2026.

Daniel Richards, Seattle Fire, passed away May 31, 2026, at the age of 79. Daniel joined the Seattle Fire Department in January of 1972 and retired in December of 2011 after 39 years of service.

Kenneth Christensen, Wenatchee Fire, passed away June 16, 2026, survived by wife Deeda

Edwin Gibson, Mount Lake Terrace Police Force, passed away July 7, 2026, Daniel Coffin, Seattle Fire, wife Katherine S. Coffin passed away on 08/10/2026 after a two-year, heroic battle with Ovarian cancer.

Ann Salvesen, widow of Firefighter John Salvesen, Seattle Fire, passed away August 10, 2026.

Our Spouses Were Part of the Fire Service Too

When we talk about our careers in the fire service, we usually talk about the firefighters—the alarms, fires, medical calls, long nights and people we worked beside. But there was another group that served alongside us in a very different way: **our spouses.**

They may never have worn the uniform, but they lived the fire service life too.

They lived with 24-hour shifts, overtime and callbacks. Families and spouses celebrated birthdays and anniversaries without us. Christmas morning sometimes had to wait until Dad or Mom came home from the station. Family plans could change with a telephone call. And every spouse knew there was always a possibility that the person leaving for work might be injured—or worse—before coming home.

Our spouses accepted those uncertainties because they made a commitment to us and to the lives we chose.

Now, many years later, there is another side to that commitment that deserves our attention.

For many of us, our LEOFF pension is one of our family's most important financial assets. The protections associated with our pensions and benefits aren't important only to the retired firefighter. **They can be critically important to the spouse who survives us.** Having a President that can support them and answer their important questions is critical.

That means the work we do today to protect our pensions and life stories isn't just about protecting ourselves. It is also about protecting the people we may someday leave behind.

When RFFOW watches legislation, challenges actions that we believe threaten our members' interests, advocates in Olympia, and works to preserve the benefits promised to LEOFF retirees, we are also looking out for our husbands and wives. We do the same when we help each other.

There is something particularly appropriate about that.

For all those years, our spouses looked out for us. They kept families functioning while we were at the station. They worried when the pager went off. They supported us through injuries, difficult calls and the stresses that sometimes followed us home.

They made commitments to us, and those commitments mattered. Our commitments to them matter just as much.

We cannot control what tomorrow brings. But we can do everything reasonably within our power to make certain that the promises made to our spouses are honored.

They spent our careers watching our backs.

Now it is our turn to watch theirs.

Your Dog Knows!

Your Dog Really Does Know When You're Happy!

For all of our RFFOW members who have dogs—and we know there are plenty of you—here is something pretty amazing: **your dog may understand your emotions far better than you realize.**

Scientists have discovered that dogs don't merely notice whether we look happy or upset. Their brains actually process different human facial expressions in remarkably sophisticated ways.

Researchers trained 14 dogs—including border collies, golden retrievers and a Labrador—to lie perfectly still inside an MRI scanner while being shown photographs of people displaying different emotions. Training a dog to remain motionless inside a noisy MRI machine was impressive enough. But what researchers saw inside their brains was even more remarkable.

When the dogs looked at happy human faces, specific areas of their brains associated with things such as **reward, motivation, learning, memory and emotional processing became active.** Neutral expressions didn't produce the same response.

But then things got even more interesting.

Scientists showed the dogs faces expressing happiness, anger, fear, sadness and neutrality. They discovered that the dogs weren't simply sorting our expressions into two categories—"happy" and "not happy."

Their brains actually responded differently to individual human emotions.

Different brain regions became active when dogs viewed sadness, fear and anger, suggesting they are performing much more detailed emotional processing than scientists might once have imagined. Researchers say this ability to recognize human emotions is unusually developed in dogs—even compared with chimpanzees and wolves.

Think about that the next time your dog stares at you from across the room.

And there is an interesting twist: researchers suggest that while dogs have become remarkably good at understanding **us**, humans aren't necessarily as good at understanding **them.**

The research may even help explain why simple praise can be such a powerful reward. When you smile and enthusiastically tell your dog, **"Good boy!" or "Good girl!"**, your facial expression may be communicating much more than you realize.

After thousands of years together, the relationship between humans and dogs apparently runs remarkably deep.

So if you've always insisted, **"My dog knows exactly how I'm feeling,"** science increasingly suggests you may have been right all along.

Forty Cats on a Sailboat? Only in Tacoma!

Here is a story from our own backyard that is almost impossible to picture, and it took place this month in August.

Tacoma Police Department's Marine Services Unit responded to a report of an abandoned sailboat anchored off the Tacoma shoreline. Finding an abandoned boat was unusual enough.

Then officers climbed aboard.

There were cats. Lots and lots of cats.

In fact, officers discovered **approximately 40 cats and kittens living aboard the sailboat.**

Just try to imagine that for a moment.

Most of us have been aboard a sailboat. There isn't exactly an abundance of extra room. Now imagine sharing that space with **40 cats**—cats on the seats, cats under the seats, cats in compartments, cats behind equipment, cats in the cabin and probably cats occupying hiding places nobody knew existed.

One responding officer offered perhaps the perfect description: **the boat looked like something out of a Studio Ghibli movie**. The cats apparently considered the sailboat their home and were roaming around it accordingly.

Unfortunately, the situation wasn't entirely amusing. Many of the animals were frightened and malnourished, some had fleas, and sanitary conditions aboard the vessel were poor. There were indications someone had been feeding and watering them, and officials believed the cats may have been living aboard for quite some time.

Then came the challenge of getting them off.

Tacoma Animal Control, police Marine Services officers and forensic personnel worked together on an unusual maritime cat-rescue operation. Catching frightened cats is difficult enough on dry land. On a sailboat, there are countless compartments, cubbyholes and other places where a determined cat can disappear.

Ultimately, **31 cats were carefully captured, placed into carriers and transported by boat to the Humane Society for Tacoma and Pierce County**, while efforts continued to ensure the remaining animals were safe.

Officials also pointed to an important lesson behind this strange story. A household can begin with only a few unaltered cats and become overwhelmed surprisingly quickly—which is why spaying and neutering pets is so important.

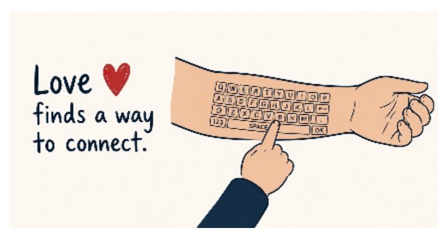
Still, you have to wonder what that first officer thought when he opened the cabin.

An abandoned sailboat in Tacoma?

Interesting.

An abandoned sailboat **inhabited by 40 cats?**

Now that's a call nobody at dispatch could have prepared you for!



Now THIS Is Thinking Outside the Box!

Every once in a while, somebody comes up with an idea so simple, creative and downright brilliant that you wonder, **"Why didn't somebody think of this before?"**

Jessica Fletcher's 11-year-old son, Hunter, is nonverbal and autistic. He communicates using an electronic device with a keyboard. But while the two were eating at a restaurant, the device suddenly stopped working.

Jessica quickly wrote the alphabet on paper, but that didn't work. Hunter wasn't accustomed to letters arranged alphabetically—he was accustomed to a **computer keyboard.** Hunter finally drew his own keyboard on the paper and used it to communicate what he wanted.

That experience gave his mother an extraordinary idea.

Jessica realized technology can fail, and she never wanted Hunter to suddenly lose his ability to communicate with her again.

So she had a computer keyboard tattooed on her forearm.

Now, if Hunter's device fails—or if they are somewhere electronics aren't practical, such as a swimming pool or splash pad—he can simply "type" on Mom's arm.

How amazing is that?

The idea has now spread. A local business created shirts with keyboards printed on the sleeves, allowing others to communicate with Hunter and people like him. Even students at his school reportedly want them.

Sometimes the greatest innovations aren't complicated inventions.

Sometimes they're simply **love, necessity and a wonderfully creative idea—all rolled into one.**

The Cameras Watching Our Roads — And the Shocking Ways They Have Been Abused

Here is something remarkable—and more than a little frightening.

Across America, an enormous network of automated cameras is quietly photographing license plates as vehicles travel down ordinary streets. Flock Safety says its network includes **more than 120,000 cameras in over 6,000 communities, recording an astonishing 20 billion license-plate scans every month.**

The technology can be an amazing crime-fighting tool. Police can enter a license plate and potentially determine where a vehicle has been spotted, helping locate stolen cars, suspects or even kidnapping victims.

On investigation uncovered a shocking other side: **at least 50 law-enforcement officers have been charged with or accused of improperly using license-plate-reader systems.** In 26 cases, investigators or prosecutors said officers used the technology to monitor wives, girlfriends, former partners, their exes' new partners or women they wanted to meet.

One case is almost unbelievable.

A Georgia police chief allegedly used the system to secretly follow the movements of his former girlfriend and her teenage daughter. Records indicated their license plates were searched **roughly 600 times**. She couldn't understand how he seemed to know when she went grocery shopping, visited the doctor or went on a date.

Other alleged cases are equally disturbing. Officers reportedly used the technology to determine whether a former girlfriend visited an abortion clinic, track an ex-wife's movements and monitor romantic partners.

The technology itself is extraordinary. Cameras using artificial intelligence can identify vehicles traveling at night or in heavy rain, and some systems can even search by a vehicle's appearance without knowing its license plate.

That is both **amazing and unsettling.**

Technology capable of helping police find a kidnapped child can also become an extraordinarily powerful surveillance tool when placed in the wrong hands.

And that leaves us with a question society will increasingly have to answer:

Who is watching the people who are watching us?

A retired firefighter walks into the station and notices something strange: the engines are newer, the gear is lighter, the computers are everywhere, and none of the young firefighters recognize the names of the old neighborhood bars. He still knows exactly where the coffee is, immediately finds the best chair, and within ten minutes is explaining how fires used to be hotter, ladders heavier, rookies tougher, and nobody needed GPS to find an address. He hasn't worked a shift in twenty years, yet somehow he still knows precisely how the department should be run. What is he? **Answer: Retired—and still available for consultation.**

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NEXT GENERAL MEETING
Sept. 9th at 9:00 A.M. (Pacific)
Zoom Only — link to be emailed

2026 Retired Firefighters of Washington Membership Dues

Mail to: P.O. Box 12324 Mill Creek, WA 98082

[ ] Dues paid by Payroll Deduction, only updating contact information

Name of current member: ____________________

Name of spouse: ____________________

Department Retired From: ____________________

[ ] Prior Act [ ] LEOFF 1 [ ] LEOFF 2

Address: ____________________

____________________ Check No: ____________________

Name and date of death of former member if deceased:

Home Phone: ____________________ Cell Phone: ____________________

Email Address: ____________________

2026 Dues: $57 Legislative Fund Donation: $3 Amount Enclosed __________ (Date) ____________________