



# THE DISPATCH

RETIRED FIREFIGHTERS OF WASHINGTON

FEBRUARY 2026

## President's Message



### What Retirement Looks Like After 20+ Years

When most of us first retired, we thought we had a pretty good idea what retirement would look like. The alarm clock would finally stop ringing. The schedule would loosen. The pager would be silent. For many of us, retirement felt

earned—something we had worked toward for decades and were ready to step into with confidence.

But here's something we don't talk about often enough: retirement doesn't stay the same.

For firefighters, retirement is not a single event—it's a long, evolving chapter. The first few years often feel like a release. The body is still reasonably cooperative. The identity of "firefighter" is still close at hand. We stay busy, stay strong, and stay independent. In many ways, it feels like we simply changed uniforms.

Then time does what time always does.

After 10, 15, or 20 years, retirement looks different than we imagined. Health becomes something we pay closer attention to. Energy has to be managed instead of spent freely. Some friends move away. Some stop driving. Some are no longer with us. The pace of life slows—not because we want it to, but because it has to.

And that adjustment can be harder than the original transition out of the fire service.

Firefighters are trained to solve problems, push through discomfort, and stay useful. We're not always good at recognizing when the rules have changed. The strength we relied on for most of our lives—physical

strength, endurance, resilience under pressure—doesn't disappear, but it changes form.

Real strength in long retirement looks different.

It looks like adapting without bitterness. It looks like asking for help when you would have once refused it. It looks like staying connected even when it would be easier to withdraw. It looks like sharing experience instead of proving capability.

That's one of the reasons organizations like RFFOW matter more—not less—as the years go by.

RFFOW isn't just about benefits, legislation, or pensions, though those things remain critically important. It's also about maintaining connection in a stage of life where isolation can quietly creep in. It's about making sure no one has to navigate aging, illness, or uncertainty alone. It's about having a collective voice long after we've turned in our gear.

Many of our members have now been retired longer than they ever served. That's not a failure of memory—it's a success of longevity. It's proof that we did our jobs well enough to live long enough to see what comes after them.

The challenge now is to live this chapter with the same integrity we brought to the job.

That means staying engaged, even when it takes effort. It means looking out for one another, not just in moments of crisis, but in the quiet stretches in between. It means understanding that the value we bring today may not look like it did 30 years ago—but it still matters.

Retirement after 20 or 30 years isn't about holding onto the past. It's about carrying forward what the job taught us: responsibility, loyalty, and a commitment to something larger than ourselves.

Those qualities don't retire.

And neither does our responsibility to one another.



Retired Captain, Patrick Lucci passed away January 12, 2026 at the age of 79. Patrick joined the Seattle Fire Department in August of 1966 and retired in September of 1966 after 30 years of service. No further information at this time.

Godon Weiss, no further information is available at this time.

Thomas Hazelwood, no further information is available at this time.

Kathryn Goodwin, no further information is available at this time.

## GENERAL MEMBERSHIP MEETING

### RFFOW General Membership Meeting – March 11

Please join us for our next RFFOW General Membership Meeting on March 11 at 9:00 a.m. Pacific Time, held via Zoom only.

For your convenience, the Zoom link will be emailed two days before the meeting and again the morning of the meeting, so it appears at the top of your inbox.

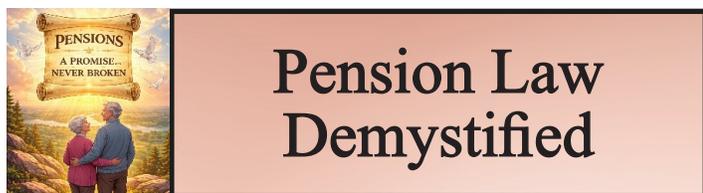
As of this writing, our Special Speaker has not yet been finalized. We are working to secure either:

- A sleep hygiene specialist to discuss sleep disorders and the long-term consequences of disrupted circadian cycles—something many retired firefighters experienced after decades of irregular shift work; or
- A representative from the Washington State Investment Board to explain how LEOFF 1 and LEOFF 2 pension funds are invested and the strategies guiding those investments—especially timely given the current discussion surrounding the LEOFF 1 “pension surplus.”

Either way, it promises to be informative and highly relevant.

I will also be giving an update on the two pension bills that propose to skim money from the LEOFF 1 pension fund.

We hope to see you there!



### Your Pension Is a Promise the Law Will Enforce

In recent months, many of you have understandably been concerned about legislation such as SSB 5085 and SHB 2034—bills that proposed transferring or

“skimming” money from the LEOFF 1 pension fund to the State for budgetary purposes. If these bills pass, and are signed by the Governor without benefit to LEOFF 1 members, we will submit written memos to the IRS encouraging it to rule against the State that either one of these bills are unlawful (i.e. not tax qualified) based on a violation of the “exclusive benefit rule.”

However whenever the Legislature touches anything related to pensions, it raises a fundamental question:

Can they take away my pension and medical benefits?

The short answer—grounded firmly in Washington law—is no. And if the State tried to reduce your pension payments or medical benefits, based on the precedent cited below, we would file a lawsuit maintaining that it is illegal for them to do so.

Let’s be clear and unequivocal about the argument that we would make.

For more than 70 years, the Washington State Supreme Court has consistently held that public pension benefits are not gratuities. They are not gifts. They are not political favors. They are contractual property rights that vest when you enter service and become enforceable when you retire.

The foundational case is *Bakenhus v. City of Seattle* (1956). In that landmark decision, the Washington Supreme Court held:

“A pension granted to a public employee is not a gratuity but is deferred compensation for services rendered.”

That single sentence changed everything. The Court recognized that when you went to work as a firefighter or police officer, you entered into a contract. Your compensation was not just your paycheck. It included your promised pension.

The Court went further and declared:

“The employee has a vested contractual right in the pension.”

A vested contractual right means exactly what it sounds like. It is not theoretical. It is not conditional. It is a legally enforceable right protected under both the Washington and United States Constitutions.

Subsequent cases—what lawyers call the “progeny” of *Bakenhus*—have repeatedly reaffirmed this principle.

In *Dailey v. Seattle* (1953) and later in *Weaver v. Evans* (1972), the Court reinforced that pension rights are part of the employment contract and cannot be impaired once vested. The Court of Appeals has likewise followed this doctrine consistently.

In *Washington Federation of State Employees v. State* (1995), the Washington Supreme Court again recognized that retirement benefits constitute

contractual obligations protected from impairment.

What does this mean for you?

It means that your actual pension payment, once vested—and all LEOFF 1 members are vested—cannot be taken away. And we would prove that in court.

It means that the monthly pension amount you were promised, calculated under the statute in place when you earned it, is protected.

It means that your LEOFF 1 medical benefits, likewise promised as part of your pension, are protected as contractual rights.

The Legislature may debate fund transfers. It may argue about actuarial surpluses. It may attempt to reallocate dollars sitting in pension trust accounts. But none of that changes the fundamental legal reality:

Your right to receive your pension payment and medical benefits are vested property rights. That is why it is written in the current bills that pension benefits cannot be modified—but it is important to note that these rights foreclose future reductions as well.

The pension fund itself is a financial mechanism. It is the investment vehicle used to pay benefits. But your benefit is not dependent on legislative discretion. It is backed by contract law and constitutional protections.

The courts have made clear that the state cannot impair contractual obligations. Article I, Section 23 of the Washington Constitution prohibits laws impairing contracts. Public pensions fall squarely within that protection.

So while proposed legislation like SSB 5085 and SHB 2034 may involve policy debates about fund balances, they do not alter the legally enforceable promise made to you.

Your pension and medical benefits are not charity.

It is not subject to political winds.

It is not available for legislative confiscation.

It is deferred compensation for decades of hazardous public service—earned, vested, and constitutionally protected.

That is not opinion.

That is Washington law.

In light of these guarantees, you may ask why do we adamantly oppose SSB 5085 and SHB 2034. This is because they would eliminate the possibility, forever, of getting a new benefit enhancement like the cash distribution granted in 2023 and for the funds to be used for the benefit or LEOFF 1 beneficiaries in other ways. We want to see the LEOFF 1 pension fund to be dedicated to providing additional benefits to LEOFF 1 members -- exclusively. This is the underlying principle why we oppose these two bills.

## Retired Firefighters Of Washington

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### Michael Duchemin, President

637 NE Haugen Street  
Poulsbo, WA 98370  
Phone: (360) 710-9375  
Email: [mike@rffow.org](mailto:mike@rffow.org) Website [www.rffow.org](http://www.rffow.org)  
Retired Bellevue Fire

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

### Retired Firefighters Board of Directors:

#### Vice-President: Patti Mann - Seattle FD

(206) 948-1426  
[patti.mann@comcast.net](mailto:patti.mann@comcast.net)

#### Directors:

#### Jim Adsley - Retired City of Sea Tac Fire

Phone: (360) 730-1985  
[adsley@whidbey.com](mailto:adsley@whidbey.com)

#### Steven Oleson — Seattle Fire

Phone: Cell: (425) 562-4444  
[sholeson@outlook.com](mailto:sholeson@outlook.com)

#### AD Vickery -Seattle FD

Home: (206) 784-1557  
Cell: (206) 423-4389  
[advickery319@gmail.com](mailto:advickery319@gmail.com)

#### David Spalding -Seattle FD

(425) 481-8363  
[dspalding19@hotmail.com](mailto:dspalding19@hotmail.com)

#### Alan Stanford -Seattle FD

Home: (206) 935-6185  
Cell: (206) 458-9939  
[abcdstanford@comcast.net](mailto:abcdstanford@comcast.net)

#### Terry Ollis— Everett FD

(425)754-3995  
[sparkollis@hotmail.com](mailto:sparkollis@hotmail.com)

#### Mike Crosby - Bellevue FD

(425)743-9143  
[mcrosby@seanet.com](mailto:mcrosby@seanet.com)

#### William “Smokey” Simpson, Seattle FD

(206) 786-0829  
[firewacker@live.com](mailto:firewacker@live.com)

#### David Neyens -Everett FD

[dneyens@aol.com](mailto:dneyens@aol.com)  
Home: (360) 659-8640  
Cell: (425) 870-6088



## You Are Never Too Old

### You Are Never Too Old: Eighty Years on the Board

In 1942, as the world was engulfed in war, a young Japanese girl named Kazuko Sugiuchi quietly began a journey that would last more than eight decades. This past year, at the age of 98, she retired as Japan's oldest professional Go player—closing a chapter that began when she was just a child. Upon retirement, she was promoted to ninth dan, the highest master rank in the game, becoming the first woman to achieve that distinction.

Her story is not simply about a board game. It is about devotion, discipline, and the lifelong pursuit of excellence.

For those unfamiliar, Go is one of the oldest strategy games in the world, originating in China thousands of years ago. It is played on a square board marked by 19 vertical and 19 horizontal lines, creating a grid. The game is said to have more possible moves than the number of atoms in the universe. Two players take turns placing black and white stones on the intersections of those lines. The objective is deceptively simple: control more territory than your opponent. But beneath that simplicity lies staggering complexity. With each stone placed, the balance shifts. Players must think several moves ahead, anticipate their opponent's strategy, protect their own positions, and sometimes sacrifice small areas to gain larger advantage.

In Go, stones are never moved once placed. Each decision is permanent. That truth alone makes the game a profound metaphor for life. We cannot always undo what has been done—but we can adapt, respond, and continue shaping the board in front of us.

Sugiuchi's lifetime record included hundreds of victories and nearly a thousand losses. Yet she continued—year after year—competing, studying, refining her craft. She won ten major titles, including four consecutive Women's Meijin championships. She became an eighth dan master in her nineties and played professionally into her late nineties. When she finally stepped away, it was not because her mind had dimmed, but because six-hour matches required stamina she no longer possessed.

“I have always worked hard with the belief that Go is an art and a lifelong pursuit,” she said.

That statement speaks volumes to those of us in retirement. Mastery is not reserved for the young. Purpose is not confined to the working years. Whether it is fitness, faith, family leadership, mentoring,

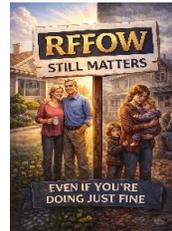
learning a new skill, or serving our communities, the board is still before us.

You are never too old to think strategically about your next move.

You are never too old to pursue mastery.

You are never too old to live artfully.

Kazuko Sugiuchi reminds us: a life well played is measured not by age—but by commitment.



## Why RFFOW Still Matters

### Why RFFOW Still Matters—Even If You're Doing Just Fine

If you're receiving your pension each month, your medical coverage is stable, your bills are paid, and life feels reasonably secure, it's natural to wonder: Why do I still need to stay involved with the Retired Firefighters of Washington?

It's a fair question. And the answer is bigger than any one of us.

Most of our members worked 25, 30, even 35 years in the fire service. You earned your pension. You fulfilled your duty. Now you're living off benefits that were promised to you decades ago. For many, those benefits are working exactly as they should. So why maintain an organization like RFFOW?

Because what feels secure today is only secure because someone is watching.

Pensions do not protect themselves. Healthcare benefits do not defend themselves. Statutes do not interpret themselves. Legislators change. Budget pressures shift. And when financial headwinds blow through Olympia, retirement systems often appear on spreadsheets long before anyone thinks about the retirees behind them.

That's where RFFOW matters.

You support the monthly publishing of this newsletter.

We provide legislative vigilance. We track proposed bills. We attend hearings. We communicate with lawmakers. We study fiscal notes and committee reports. We ask hard questions when something appears to erode the “exclusive benefit” principle that protects pension funds. Many of you may never see the behind-the-scenes work—but the quiet defense of your benefits is constant.

We also provide collective advocacy. Individually, a retiree may have limited influence. But our collective voices speaking with clarity and respect carry weight. When RFFOW sends a letter, testifies at a hearing, or meets with policymakers, we represent decades of service and a lifetime of commitment to public safety.

Then there is benevolence. We do have a Benevolence Fund. Not every member is “doing just fine.” Some face medical crises. Some lose spouses. Some encounter financial hardship. Our benevolence efforts remind us that we are not simply a pension classification under Chapter 41.26 RCW—we are a brotherhood and sisterhood forged in shared risk. When one struggles, others step forward.

Even for those who feel secure, membership is an act of stewardship. You may not personally need help today—but your support strengthens the shield for those who do. You may not feel threatened—but your involvement strengthens the guardrails protecting future retirees.

There is also something less tangible, but equally important: identity. RFFOW preserves connection. We share updates, stories, legislative insights, and yes, even humor. Retirement can quietly isolate people. Community prevents that.

“Doing fine” is a blessing. But stability is rarely accidental. It is maintained by attention, engagement, and collective effort.

RFFOW exists not because everyone is in crisis—but precisely so that crisis never becomes the norm.

If your pension arrives on time, if your benefits remain intact, and if your retirement feels secure, that is not a reason to disengage.

It is evidence that the work matters.



## Michelangelo's Foot Sketch

### A Tiny Foot. A \$27 Million Reminder.

Every now and then, a story comes along that simply makes you shake your head in disbelief.

Recently, a tiny sketch — barely larger than a hand — sold at auction for more than \$27 million. Not a grand oil painting. Not a massive sculpture carved from marble. A simple drawing of a foot.

And not just any foot.

Experts determined that this small red chalk sketch was drawn by Michelangelo, the Renaissance master

who painted the ceiling of the Sistine Chapel between 1508 and 1512. The sketch was a preparatory study for one of the figures on that ceiling — the Libyan Sibyl. If you look closely at the ceiling fresco today, you can see that very same foot: heel slightly raised, toes flexed, shadow beneath.

Think about that.

More than 500 years ago, Michelangelo pressed red chalk onto paper, studying the energy and tension of a single foot. That scrap of paper survived wars, revolutions, changing owners, and the passage of centuries. It sat quietly in the hands of one family for more than 200 years. The owner recently uploaded a photo to an auction house's online valuation portal, unaware of what they possessed.

What happened next was astonishing. After months of expert examination and detective work, scholars unanimously agreed: it was genuine. The bidding war that followed drove the price to nearly 20 times its original estimate, making it the most expensive Michelangelo work ever sold at auction.

Here is what makes this story almost unbelievable.

Most of Michelangelo's sketches no longer exist. Many were destroyed. Some were burned. Others were lost to time. Only a handful of preparatory drawings for the Sistine Chapel survive. None had ever come to auction before. And yet, tucked away for generations, was this tiny study — a foot that once helped shape one of the most famous works of art in human history.

Why does this matter to us?

Because it reminds us of something powerful: small things matter.

Michelangelo did not begin with the grandeur of the ceiling. He began with details — the curve of a heel, the tension of toes, the shadow beneath. Masterpieces are built one careful stroke at a time.

For those of us in the fire service, that truth feels familiar. We didn't build our careers in one heroic moment. We built them call by call, shift by shift, detail by detail. Small decisions, repeated faithfully over decades, create something lasting.

A tiny drawing of a foot — overlooked, unknown, underestimated — turned out to be priceless.

Perhaps that is the greater lesson. The things that seem small today — the discipline, the service, the quiet acts of integrity — may one day be recognized for what they truly are.

Extraordinary.

And that, my friends, is almost unbelievable.



## The Discipline Dividend

One of the funny things about retirement is that it has a way of revealing what was truly yours all along—and what was simply the firehouse schedule doing the heavy lifting.

Let's be honest: not every firefighter was a fitness fanatic. Not everyone showed up early every day. And after twenty or thirty years of retirement, very few people are still “lifting weights” like they did at 35. Reality is reality.

But here's what is true—and it's worth saying out loud:

Even if you weren't the poster child for punctuality or conditioning, the fire service still trained you in a set of habits that tend to stick, quietly, for decades. And those habits still pay off—especially in retirement.

The fire service wired us for readiness. You learned to keep life in a state where you could respond: boots near the bed, tools checked, gear where it belonged, mind prepared for the unexpected. In retirement, that same “be ready” mentality shows up in small, practical ways—keeping up with doctor appointments, staying on top of home maintenance, managing finances responsibly, planning ahead for travel, or simply not putting off what needs to be done.

That isn't glamour. It's competence. And competence is a form of dignity.

Another dividend is problem-solving under pressure. Firefighters spend a career walking into situations that are messy, confusing, and time-sensitive—then figuring out what matters most and taking action. In retirement, the emergencies are different, but the skill remains useful. A spouse has a health scare. A pipe bursts. A family member is in a jam. When others freeze or panic, many retired firefighters move into action mode: assess, prioritize, solve, then debrief. That ability is not about heroics—it's about practiced steadiness.

Here's a realistic example: You're at a family gathering and a grandchild cuts their hand badly in the kitchen. Someone's shouting for towels, someone's looking for their phone, and the room starts to swirl. You may not “take command,” but you do what firefighters do: you calm things down, control the bleeding, direct one person to call for help, and keep the situation from turning into chaos. That is the discipline dividend in real life.

A third dividend is teamwork—though it often looks different now. In the fire service, teamwork was survival. In retirement, it may show up as being a dependable partner in a marriage, a steady presence in a community group, or simply someone who knows how to work with other strong personalities without

turning every disagreement into a showdown.

Many of us learned the value of “doing the job” without needing applause. That carries over into retirement in quiet ways: helping a neighbor without telling the world, serving on a committee, checking on a widower, driving someone to an appointment. Those acts may not feel dramatic, but they build a stronger community one small decision at a time.

So no—this isn't a story about perfect discipline or superhuman retirees.

It's about how a career built around readiness, responsibility, and steady action leaves a lasting imprint. Even decades after retirement, the fire service still shows up in how you handle problems, how you care for others, and how you carry yourself.

That's the discipline dividend.

Not flashy. Just real—and still paying out.



## The Cup That Wouldn't Be Silenced

Most of us in the Retired Firefighters of Washington likely begin our day with a simple, familiar ritual: a hot cup of coffee. It's a comfort. A companion. A reason to sit at the kitchen table and ease into the morning. But history tells us something remarkable—there were times when that ordinary cup was considered so dangerous that rulers banned it, burned it, and even executed people for drinking it.

Coffee began in Ethiopia but gained popularity in 15th-century Yemen, where Sufis used it to stay alert during long prayers. It wasn't just a beverage; it sharpened the mind and brought people together. And that, as it turns out, was the problem.

In early 1500s Mecca, an official named Kha'ir Beg claimed coffee harmed the body and encouraged immoral gatherings. Coffeehouses were closed. Beans were burned. Drinkers were beaten. Yet the Sultan ultimately pushed back, allowing private coffee drinking. The people quietly returned to their cups—and eventually, their coffeehouses.

A century later in Istanbul, the crackdown grew brutal under Sultan Murad IV.

He believed coffeehouses were breeding grounds for rebellion. The penalty for public coffee drinking? Death. Some accounts say he roamed the streets in disguise, personally enforcing the ban. Imagine that—a ruler so threatened by conversation over coffee that he would execute citizens for it.

Europe was no different. In Sweden, coffee was banned five separate times in the 18th and early 19th

centuries. Officials claimed it hurt the economy and drained money abroad. Police fined and imprisoned even small-scale drinkers. Meanwhile in Prussia, Frederick the Great created a royal coffee monopoly and unleashed “coffee sniffers”—agents who roamed neighborhoods smelling for illicit roasting.

War veterans were hired to detect the aroma of forbidden beans. If caught, citizens paid heavy fines.

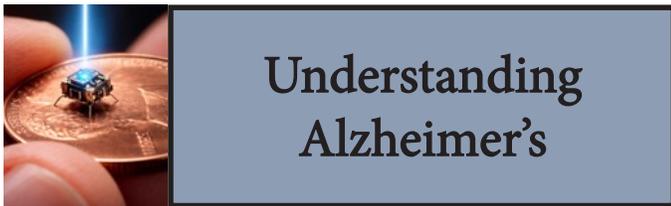
Why such fear? Because coffeehouses were places where people gathered, shared news, debated ideas, and built community. Sound familiar?

For decades, many of you gathered around firehouse tables in the quiet hours of the morning, cups in hand, talking about life, policy, sports, and the next call. Coffee wasn't just caffeine—it was connection. Brotherhood. Conversation.

History shows something inspiring: bans never lasted. The human desire to gather, think, and connect proved stronger than decrees, stronger than fear—even stronger than death threats.

So tomorrow morning, when you pour your cup, remember—you're holding more than coffee. You're holding a symbol of resilience. Of fellowship. Of ordinary people quietly refusing to surrender the simple joys that bind them together.

And that's a tradition worth savoring.



## Understanding Alzheimer's

### Understanding Alzheimer's Disease: A Conversation Your Doctor Might Have With You.

LEOFF 1 retirees average age statewide is about 77 years old. It is at this point that our members become concerned about the possibility of developing dementia or Alzheimer's Disease. This article intends to address that subject for those who are facing this diagnosis or those who are concerned that one day they may face these conditions.

If you were sitting across from your personal physician at age 77, one of the first things he or she would likely say is this: some forgetfulness is a normal part of aging. Misplacing your keys or forgetting a name happens to all of us. Alzheimer's disease is different. It is not simple aging—it is a specific brain disease and the most common cause of dementia, accounting for roughly 60–80% of dementia cases worldwide.

Dementia is an umbrella term. It describes symptoms such as memory loss, difficulty with thinking and reasoning, and changes in behavior. Alzheimer's is one particular disease under that umbrella. Worldwide, more than 55 million people live with dementia, and

age remains the single greatest risk factor. That means the older we get, the more common it becomes—but it is not inevitable.

The disease was first described in 1906 by a German physician, Dr. Alois Alzheimer. He cared for a 51-year-old woman named Auguste Deter, who had severe memory loss and unusual behavior. After she died, he examined her brain and found abnormal “pileups” of material. Today, we know these as amyloid plaques and tau tangles—two abnormal proteins that accumulate in the brain and interfere with how nerve cells communicate. Over time, this leads to brain cell death and actual shrinkage of brain tissue, sometimes by 10–30% in affected areas.

For decades, the leading explanation for Alzheimer's has been the “amyloid cascade hypothesis”—the idea that amyloid plaques trigger a chain reaction that leads to nerve cell damage and memory loss. Many drug trials have tried to remove amyloid from the brain. More than 200 trials since 2010 have failed to produce a cure. Recently, some newer medications have shown modest ability to slow progression, particularly when given early—but they do not reverse the disease.

Because of these disappointments, researchers are reevaluating the causes. Some are exploring whether tau tangles play a more central role (different than amyloid plaques). Others are investigating inflammation, vascular health, or even microorganisms in the brain. There is ongoing debate in the scientific community. What this means for you is that Alzheimer's is complex, and science is still evolving.

One area we do understand well is risk. Poor sleep appears to increase amyloid buildup in the brain. High-quality sleep helps clear these proteins. Conditions like sleep apnea and chronic insomnia may increase risk. Cardiovascular health, exercise, social engagement, and mental stimulation also appear protective. Interestingly, dementia was rarely described in ancient Greece, possibly because people lived shorter lives and maintained physically active lifestyles.

If your physician was advising you personally, he or she would likely say this: fear is understandable, but knowledge is power. Protect your sleep. Control blood pressure and diabetes. Stay physically active. Stay socially connected—your relationships help preserve identity and dignity even if memory changes.

We do not yet have a cure. But we do have better understanding, earlier detection, and emerging treatments that can slow progression. And above all, we have compassionate care models that allow people to live meaningful lives even with dementia. LEOFF 1 Disability Boards nearly universally approve payment for inpatient care and housing for dementia and Alzheimer's.

Growing older carries risk—but it also carries wisdom, resilience, and community. Those matter more than you may realize.

February 2026

**Retired Firefighters of Washington**

637 NE Haugen Street

Poulsbo, WA 98370

www.rffow.org

(360) 710-9375

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NEXT GENERAL MEETING  
March 11th 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: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_

2026 Dues: \$57 Legislative Fund Donation: \$3 Amount Enclosed \_\_\_\_\_ (Date) \_\_\_\_\_

Name and date of death of former member if deceased:  
\_\_\_\_\_  
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