



THE DISPATCH

RETIRED FIREFIGHTERS OF WASHINGTON

MAY 2026

President's Message



The Quiet Strength of Caregivers

Over the past several weeks, my wife Wendy has been recovering from knee replacement surgery that became far more complicated than either of us expected. What was supposed to be a fairly routine recovery suddenly

involved hospitalization, pain, swelling, medications, appointments, and long days of uncertainty. During this short season of our lives, I found myself stepping into the role of caregiver in ways I had never fully understood before.

Like many husbands and wives, I have helped care for my spouse before in ordinary ways. But this was different. Suddenly there were meals to prepare, medications to organize, ice packs to rotate, compression wrappings to adjust, exercises to encourage, and a constant awareness that someone you love depends on you for even the smallest things. There were nights of interrupted sleep, concern over pain levels, and the emotional strain that comes when someone you love is hurting and you cannot simply "fix it."

And yet, as difficult as this short period has been, it has also caused me to think deeply about the many caregivers within the Retired Firefighters of Washington family.

Our average member age is somewhere around 78 years old. That means many of our members are well into their 80s and even 90s. At those ages, caregiving becomes part of life for many families. Sometimes it is temporary, like helping someone recover from surgery.

Other times it becomes a long and difficult journey involving physical limitations, memory loss, chronic illness, emotional struggles, diminished eyesight, hearing difficulties, or the simple reality of aging.

Many of our members are being cared for every single day by devoted spouses. Others are receiving help from adult children, relatives, or close friends who quietly step into the gap out of love and loyalty. Some care takes place in the home. Other situations involve assisted living, rehabilitation centers, memory care facilities, or nursing homes. No two situations are exactly alike, but they all have one thing in common: someone is sacrificing time, energy, emotional strength, and often their own comfort to care for another human being.

Caregiving can be exhausting. It is often lonely. It may involve physical lifting, constant appointments, managing medications, financial worries, interrupted sleep, and emotional stress that builds quietly over time. Caregivers frequently put their own health and rest aside because they are focused on the needs of the person they love.

But caregiving is also one of the purest forms of love we will ever witness.

Most caregivers never ask for recognition. They simply do what needs to be done. Day after day. Week after week. Sometimes year after year.

There is something deeply honorable about helping a spouse stand up from a chair when they cannot do it alone. About patiently repeating a conversation because memory has faded. About driving to medical appointments, helping with meals, sitting quietly beside a hospital bed, or simply offering reassurance during moments of fear or discouragement.

As retired firefighters, many of us spent our careers helping strangers during the worst moments of their lives. We understand service, sacrifice, and duty. But caregiving at home is its own kind of quiet heroism. It usually comes without applause, uniforms, medals, or

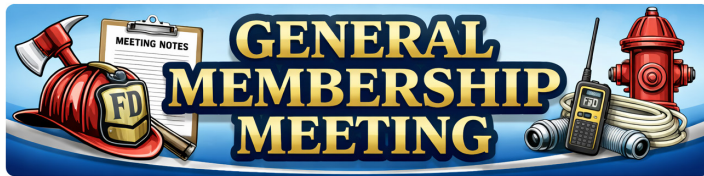
public recognition. Yet it reflects the very best qualities of compassion, loyalty, endurance, and love.

If you are currently caring for a spouse, parent, family member, or loved one, please know that your efforts matter. Even on the difficult days when you feel tired, discouraged, or overwhelmed, what you are doing has tremendous value.

And if you are someone receiving care, never underestimate the blessing and comfort your caregiver provides simply by being there.

As I help Wendy through this recovery process, even in this relatively short-term situation, I have gained a deeper appreciation for the many caregivers among us whose acts of love often go unseen by the world.

To all of you who care for others with patience, tenderness, and devotion: thank you. You are doing sacred work.



**RFFOW General Membership Meeting –
Wednesday, June 10, 2026**

Please join us for the next Retired Firefighters of Washington General Membership Meeting on Wednesday, June 10, 2026, at 9:00 a.m. Pacific Time. As always, this will be a Zoom-only meeting. For member convenience, Zoom invitations will be emailed out two days prior to the meeting and again on the morning of the meeting, helping keep the invitation near the top of your email inbox when it is time to log in.

In addition to regular organizational and legislative updates, I will provide an overview of the recently filed class action lawsuit filed on April 30, 2026, involving various federal statutory claims along with Washington State and federal constitutional claims related to the LEOFF 1 pension surplus issue. I will explain the nature of the lawsuit, what the claims mean, the legal theories involved, and discuss potential impacts and possible outcomes for our members moving forward.

We are also pleased to once again welcome our Special Speaker, Mary Cordova of [Concierge Care Advisors](#). Mary is widely recognized in the senior care and senior housing field and has spent more than two decades helping seniors and families navigate difficult

decisions involving assisted living, memory care, in-home care, skilled nursing, and senior transitions. She currently serves as Chief Concierge Officer and has helped oversee services assisting thousands of seniors and their families throughout Washington State. ([Concierge Care Advisors](#)). Their services are completely free and comprehensive.

Given the age of many of our members and spouses, this presentation should be highly valuable and informative. Mary will discuss resources available to seniors, how families can better navigate the increasingly complex senior care system, and important considerations involving long-term care, memory care, and aging-in-place decisions.

We hope you will join us for this important and informative meeting.



Retired Battalion Chief, Jack Day, Seattle Fire, passed away April 15, 2026, at the age of 100. Jack joined the Seattle Fire Department in March of 1949 and retired in April of 1977 after 28 years of service.

Retired Firefighter, James Koch, Seattle Fire, passed away April 29, 2026, at the age of 85. James joined the Seattle Fire Department in July of 1970 and retired in December of 1990 after 20 years of service.

Don Thompson, Bellevue Fire, passed away February 28, 2026, retired in 1993 after 34 years of service. Don was a Paramedic for years and retired as a Lieutenant at Station 2



**RFFOW Joins Federal Class Action Lawsuit
Challenging E2SHB 2034**

On April 30, 2026, a major federal class action lawsuit was filed in the United States District Court for the Western District of Washington challenging the constitutionality of E2SHB 2034, the law passed earlier

this year that seeks to transfer billions of dollars from the LEOFF 1 retirement system.

The lawsuit was brought by several retired LEOFF 1 members and beneficiaries from across Washington State and asks the federal court to stop the State from carrying out the planned transfer of LEOFF 1 Pension Fund money to the State General Fund. The complaint alleges that E2SHB 2034 violates both the United States Constitution and the Washington State Constitution by impairing contractual pension rights and by attempting to redirect retirement trust funds away from the exclusive benefit of LEOFF 1 members and beneficiaries.

Importantly for our members, the Retired Firefighters of Washington (RFFOW), along with the LEOFF 1 Coalition and the Retired Seattle Police Officers Association (RSPOA), helped bring and support this legal action. As President of the RFFOW, I am personally one of the named plaintiffs in the lawsuit.

The complaint describes LEOFF 1 as a retirement system created in 1969 and effective on March 1, 1970, for the “exclusive benefit” of law enforcement officers and firefighters hired before October 1, 1977. The lawsuit argues that the money contained within the LEOFF 1 fund is held in trust solely for the benefit of LEOFF 1 retirees and beneficiaries and cannot legally be diverted for other state purposes. The plaintiffs point repeatedly to RCW 41.26.040(3), which states that all funds held in firefighters’ and police officers’ pension funds “shall remain in that fund for the purpose of paying the obligations of the fund.”

The lawsuit alleges that E2SHB 2034 would terminate the current LEOFF 1 plan on June 30, 2029, create a “Restated LEOFF” plan, and then transfer only 110% of the actuarially projected liabilities into the new plan while allowing billions of remaining dollars to be moved into a separate “Pension Surplus Holding Account.” The complaint further notes that during the 2027-2029 biennium, money from that account may ultimately be transferred into the State General Fund.

According to the complaint, the State’s own actuarial analysis warned that the bill substantially increases the risk that the fund could someday become underfunded. The lawsuit cites a fiscal note from the Washington Office of the State Actuary indicating that the probability of future unfunded actuarial accrued liabilities could rise from approximately 5% to 40% under the bill — an eightfold increase in risk.

The complaint also emphasizes that investment markets are unpredictable. It points out that the

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Washington State Investment Board experienced a negative 22.84% return during the 2009 financial crisis and argues that reducing the fund to only 110% of projected obligations leaves retirees exposed if markets decline sharply in the future. Notably, however, the new law states that it still purports to preserve current pension benefit payments and LEOFF 1 medical benefits.

One of the central legal arguments in the lawsuit is that pension rights are contractual rights protected under both Article I, Section 10 of the United States Constitution and Article I, Section 23 of the Washington Constitution. The plaintiffs argue that once firefighters and law enforcement officers entered service, the State could not later reduce or materially impair those pension protections unless changes were necessary to maintain the integrity of the system and were accompanied by equal or offsetting benefits. The lawsuit argues that E2SHB 2034 instead removes billions of dollars from the fund while providing virtually no meaningful benefit to existing retirees.

The complaint seeks declaratory and injunctive relief. In simple terms, the plaintiffs are asking the federal court to declare the law unconstitutional and prohibit the State from transferring or dissipating LEOFF 1 funds.

The lawsuit was filed by the nationally recognized law firm Hagens Berman Sobol Shapiro LLP, led by attorney Steve Berman. The case is structured as a proposed class action intended to represent approximately 5,850 LEOFF 1 retirees and beneficiaries statewide.

This lawsuit represents one of the most significant legal actions ever undertaken concerning LEOFF 1 pension protections and seeks to require the State to pay the litigants' attorneys fees. The RFFOW Board believed it was important to stand alongside the other LEOFF 1 organizations in helping pursue this action because of what is at stake for current and future retirees. As this case progresses through federal court, we will continue to provide updates to our members.



The Courage to Slow Down

For much of our lives as firefighters, slowing down

was never part of the job description. We were trained to move quickly, act decisively, solve problems under pressure, and push through pain, exhaustion, and adversity. In the fire service, strength was often measured by endurance, toughness, and the ability to keep going no matter what.

Then one day, almost without warning, life begins asking something very different of us.

It asks us to slow down.

For many retirees, especially those in their late 70s, 80s, and beyond, slowing down can feel frustrating, humbling, and even frightening. The knees ache more than they used to. Balance is not quite as steady. Hearing fades. Energy diminishes. Some activities that once seemed effortless now require planning, caution, or assistance. For firefighters who once climbed ladders carrying heavy hose packs into burning buildings, these changes can feel especially difficult to accept.

But perhaps slowing down is not weakness at all.

Perhaps it is a different kind of courage.

There is courage in accepting reality without surrendering dignity. There is courage in adapting rather than quitting. There is courage in continuing forward, even at a slower pace, when the world around you seems to value only youth, speed, and productivity.

And for many of us, there is another important part of this story — our spouses.

Long before retirement, firefighter spouses quietly carried enormous responsibilities. They endured night shifts, holidays missed, interrupted family plans, emergency callbacks, injuries, stress, and years of uncertainty. They often kept the household running while we were away taking care of others.

Now, in retirement and older age, many spouses continue serving in ways that deserve recognition and gratitude. Some help with medications, appointments, transportation, mobility, hearing difficulties, memory struggles, or the countless daily tasks that become harder with age. Others provide emotional encouragement during difficult seasons when physical limitations become discouraging or painful.

Often, they do all of this quietly, faithfully, and lovingly.

Many of our members continue to demonstrate extraordinary resilience every single day. Some care for spouses with serious medical conditions. Others are themselves being cared for by devoted husbands

or wives. Some battle loneliness after losing lifelong friends or partners. Some endure chronic pain quietly without complaint. Others simply continue getting up each morning determined to live life with gratitude and purpose despite the limitations that aging inevitably brings.

That is courage.

The truth is that greatness in life changes form as we grow older. In our younger years, greatness may have looked like heroism on an emergency scene, physical stamina, or professional accomplishment. Later in life, greatness may look more like patience, wisdom, kindness, endurance, faithfulness, caregiving, or simply refusing to give up.

There is also wisdom in slowing down enough to notice the things we once rushed past — conversations with grandchildren, quiet mornings together, acts of kindness, friendships, faith, and the comfort of simply being present with those we love.

Many retirees discover that slowing down does not necessarily mean living less. In some ways, it can mean finally seeing more clearly what truly matters.

As retired firefighters and spouses, we spent decades sacrificing for others. Now, in this season of life, perhaps one of the greatest lessons we can teach younger generations is that aging itself can be faced with dignity, grace, humor, love, and courage.

Because sometimes the strongest people are not the ones who move the fastest.

Sometimes they are the ones who keep moving forward — together — no matter the pace.



In past “You Are Never Too Old” articles, we have often highlighted seniors who accomplished dramatic and headline-grabbing achievements later in life. We have written about elderly marathon runners, late-in-life college graduates, record-setting athletes, adventurers, artists, and individuals who proved that aging does not necessarily mean slowing down. Those stories are inspiring because they remind us that determination and passion can continue well into our

70s, 80s, and even beyond.

But sometimes the most extraordinary accomplishments are not found in world records, diplomas, or medals.

Sometimes they are found in quiet service to others.

This month I want to highlight the story of 78-year-old Floyd Andrick, who was honored as “Citizen of the Year” in his community after decades of volunteer work and helping others. Unlike some of the individuals featured in prior articles, Floyd did not become famous for climbing mountains, running marathons, or breaking athletic records. Instead, he became known for something equally important — consistently showing up for people who needed help.

Over the years, he volunteered countless hours maintaining cemeteries, assisting seniors, helping with food distribution efforts, serving through his church, and quietly making life better for people around him. There was no spotlight, no large audience, and likely very little recognition for much of what he did. Yet his impact on his community was enormous.

That is what makes this story so meaningful.

As retired firefighters, and spouses of retired firefighters, many of us understand this kind of service better than most people. Fire service was never primarily about fame or recognition. It was about helping people on what may have been the worst day of their lives. It was about sacrifice, teamwork, reliability, and compassion. Many of our members carried those values for 20, 30, or even 40 years of public service. Our spouses supported these values and efforts.

Stories like Floyd Andrick’s remind us that you do not have to run a marathon at age 90 or earn a college degree at age 85 to do something remarkable later in life. Sometimes the most amazing thing a senior citizen can do is simply continue serving others with kindness, consistency, and humility.

You are never too old to make a difference in somebody else’s life.



In the remote wilderness of southeastern Alaska,

nature unleashed one of the most astonishing events ever witnessed on Earth. Scientists recently revealed that a massive tsunami that thundered through Tracy Arm Fjord on August 10, 2025, was the second-largest tsunami ever recorded in human history. The towering wave reached an almost unimaginable height of 1,578 feet—higher than the Empire State Building and second only to the legendary 1958 Lituya Bay tsunami in Alaska, which reached approximately 1,720 feet. (Reuters)

To understand the scale of this event, one must first understand what a fjord is. A fjord is a long, narrow sea inlet carved by ancient glaciers, usually surrounded by steep cliffs and mountains. Tracy Arm Fjord, about 50 miles south of Juneau, is one of Alaska's most breathtaking locations, visited by cruise ships almost daily because of its towering granite walls, waterfalls, and glaciers. Yet on that early August morning, this peaceful wilderness transformed into a scene of raw geologic violence.

At 5:26 a.m., a staggering 83 million cubic yards of rock suddenly collapsed from a mountainside into the fjord. Scientists said the rockslide occurred after the retreat of a nearby glacier left the mountain unsupported and unstable. The amount of rock that fell was estimated to equal roughly 24 Great Pyramids of Giza crashing into the water all at once.

The impact displaced such an enormous amount of water that a colossal wall of water exploded upward through the confined fjord. The tsunami ripped vegetation from mountainsides hundreds of feet above the waterline, leaving scars plainly visible from satellite images. Researchers later determined that the wave surged so high because the narrow fjord acted almost like the barrel of a cannon, forcing the displaced water violently upward.

Even more astonishing, the fjord continued “sloshing” for more than a day afterward in what scientists call a seiche—a standing wave oscillating back and forth like water in a giant bathtub. The movement produced seismic signals equivalent to a 5.4 magnitude earthquake and literally caused vibrations detectable around the globe.

Perhaps the most incredible part of the story is that no one was killed. Three cruise ships normally pass through Tracy Arm each day, and tour vessels carrying hundreds of passengers had been scheduled to enter the fjord later that same morning. By sheer luck, the disaster occurred before sunrise when the waterway was empty. Scientists called it a “near miss” of historic

proportions.

For retired firefighters, this story is a reminder of something we have all witnessed in our careers: nature possesses a power so immense that human beings can only stand back in awe. In mere seconds, a quiet Alaskan fjord became the site of one of the greatest geologic events ever recorded—a breathtaking display of the incredible and humbling forces at work on our planet.



Pigs in New York

In the early 1800s, visitors to New York City witnessed something almost impossible to imagine today: thousands of pigs roaming freely through the streets of Manhattan. The sight amazed and shocked many people, including famous English author Charles Dickens, who visited America in 1842 and wrote humorously about the “gentlemen hogs” wandering Broadway alongside people, horses, and carriages.

At the time, pigs were not simply farm animals. For many poor and working-class families, they were a vital source of survival. Historians estimate that during the peak years in the 1820s, nearly 20,000 pigs roamed Manhattan's streets. That amounted to roughly one pig for every five residents.

New York was growing rapidly after the opening of the Erie Canal in 1825. Immigrants and workers flooded into the city looking for opportunity, but many struggled financially. Jobs were often uncertain, wages were low, and poverty was widespread. Families needed a dependable way to feed themselves. Pigs became their answer.

Unlike other livestock, pigs adapted perfectly to city life. Garbage collection was almost nonexistent, and streets were piled with spoiled food and refuse. The pigs simply wandered through the city eating trash. In many ways, they acted like natural garbage disposals. Since they could feed themselves, they cost very little to raise. For struggling families, a pig represented security. If times became desperate, the family could slaughter the animal for food or sell it for cash. Pork was a staple of the American diet, so butchers eagerly bought hogs.

But while pigs helped poor families survive, wealthier residents increasingly viewed them as a nuisance and embarrassment. The hogs disrupted traffic, frightened horses, damaged streets, and were blamed—fairly or unfairly—for spreading disease during outbreaks of cholera. Visitors mocked New York for its filthy streets and wandering swine.

As New York expanded, city leaders and wealthy developers wanted cleaner neighborhoods, parks, and rising property values. Places like Washington Square Park and eventually Central Park became symbols of a more modern and refined city. Over time, the government gained more power to enforce anti-pig laws. By the late 1850s, police forces and new public health efforts pushed the pigs farther north and eventually out of Manhattan entirely.

The disappearance of New York's pigs represented more than cleaner streets. It marked a major shift in American society. Poor families lost one of their last forms of economic independence and became increasingly dependent on wages and employers to survive. Historians now view this unusual chapter in New York history as part of the birth of America's modern urban working class.



Collectable Trash

In an age where many collectibles are bought and sold online for astonishing amounts of money, one recent story from Texas has captured the attention of trading card collectors around the country. What began as a strange online auction quickly turned into a mystery involving dumpsters, rare collectibles, blurry photographs, online arguments, and a fortune potentially worth nearly a million dollars.

The story centers around a man who suddenly began selling large quantities of rare Yu-Gi-Oh trading cards and uncut printing sheets on internet auction sites and social media. For those unfamiliar with the hobby, Yu-Gi-Oh is a hugely popular fantasy trading card game played worldwide. Some rare cards can be worth thousands of dollars each, especially unusual “misprints” or factory errors.

What made this case remarkable was not just the value of the cards, but how the seller claimed he found them.

According to his repeated online statements, he discovered the cards in a dumpster near the Dallas, Texas area. Collectors were stunned because the items included rare uncut printing sheets that are normally tightly controlled by the card manufacturer and almost never released publicly.

Collectors quickly noticed something odd. The online listings were sloppy and confusing. Pictures were blurry, titles did not match the products being sold, and the prices were far below market value. Some buyers believed they had stumbled onto the deal of a lifetime, while others worried the items may have been improperly obtained.

As more items appeared online, rumors exploded throughout the trading card community. Videos surfaced showing stacks upon stacks of rare sheets and cards. Some collectors estimated the total value could eventually exceed \$800,000 to \$1 million if sold over time.

The seller's online behavior only fueled the drama. He argued with commenters, deleted listings shortly after posting them, and made emotional public statements about the money he was making. At one point, even his mother entered online discussions defending her son and asking people how they would react if they themselves had discovered valuable items in the trash.

The mystery deepened when collectors began speculating that the cards may have originated from a printing contractor or disposal mistake connected to the card manufacturing process. Trading card companies are known for strictly controlling rare printing errors and test sheets because of their high value to collectors.

Whether the cards were truly abandoned property, accidentally discarded, or improperly removed may never be fully known. What is clear, however, is that this unusual story highlights how modern collectibles have become serious business. A hobby once associated mainly with children now involves rare items worth extraordinary sums of money, fierce competition among collectors, and sometimes bizarre real-life drama that sounds more like a movie plot than reality itself.

May 2026

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NEXT GENERAL MEETING
June 10th at 9:00 A.M. (Pacific)
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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:

