



THE DISPATCH

RETIRED FIREFIGHTERS OF WASHINGTON

MARCH 2026

President's Message



A Day in the Life of Your RFFOW President

If you were to look at my calendar, you might not immediately see a full-time job. And in the traditional sense, it isn't. But spread across the week—sometimes in concentrated stretches, sometimes in smaller moments throughout the day—the

work of serving as President of the Retired Firefighters of Washington adds up to something meaningful, steady, and, at times, demanding.

On average, I spend about thirty hours a week on RFFOW matters (on occasion a great deal more). Some days, I may work nearly the entire day—usually once or twice a week when meetings, writing, or legislative activity stack up. Other days, the work comes in intervals: a phone call in the morning, a few emails in the afternoon, perhaps some writing or planning in the evening. It is not constant, but it is consistent. I always attend the annual LEOFF 1 Conference.

Much of that time begins with communication. Emails and phone calls come in regularly, covering a wide range of topics. Some are straightforward—address changes, questions about membership, or help navigating DRS auto-deductions. Others require more time and thought. Members reach out about pension questions, medical benefits, or the implications of pending legislation. On occasion, I also hear from families dealing with dementia-related concerns—seeking guidance on care options and how to navigate unfamiliar territory. These conversations are not frequent, but they are important.

While I don't typically write formal letters to agencies, I do spend a good deal of time drafting detailed emails

to help resolve member issues or clarify complex topics. Occasionally, more formal correspondence is necessary. For example, I have assisted a LEOFF 2 member by outlining how to pursue having a disability retirement deemed duty-related, and I have written to LEOFF 1 Disability Boards regarding medical benefits. These situations are not everyday occurrences, but when they arise, they require careful attention.

Behind the scenes, there is a steady flow of organizational work that keeps RFFOW functioning effectively. I maintain and update our website, manage multiple databases—including membership, email distribution, newsletter mailing lists, and DRS auto-deduction records—and track member donations. These tasks are not always visible, but they are essential to keeping our organization connected and responsive.

A significant portion of my time is also devoted to planning and communication. I draft emails to keep members informed, develop agendas for both Board meetings and General Membership Meetings, and prepare materials that guide our discussions. Our monthly Board meetings require thoughtful preparation, and our General Membership Meetings require even more—particularly when it comes to securing special speakers.

Finding the right speaker each month is both a challenge and an opportunity. We aim to bring in individuals who can address topics that matter to our members—health, financial security, and legislative developments. We seldom repeat speakers, with a few important exceptions such as the Department of Retirement Systems, the State Actuary, and, most recently, the Washington State Investment Board. Each speaker is selected with care to ensure they provide meaningful and relevant insight.

Interwoven throughout all of this is our legislative work, which becomes especially time-intensive during the legislative session. Recent developments, such as E2SHB 2034, have required significant attention. This legislation proposes transferring billions of dollars—estimated between \$3.5 and \$4.0 billion—from the LEOFF 1 Pension Fund surplus into the State Treasury.

While it does not directly reduce benefits, it raises serious concerns about the long-term integrity of the fund and the precedent it sets.

In response, I have spent time reviewing legislative materials, preparing testimony, and appearing before legislative committees and the Select Committee on Pension Policy (SCPP). I also meet with legislators—often over lunch—to discuss these issues and advocate on behalf of our members. These efforts are part of a broader, coordinated response with other LEOFF 1 organizations to challenge the law under both state constitutional principles and federal IRS “exclusive benefit” rules.

And then there is the writing. Each month, the newsletter requires careful thought and attention. Whether it is a President’s Message, tracking deaths for memorials, a legislative update, or an article designed to help members better understand retirement issues, the goal is always the same: to provide clarity, relevance, and value.

Taken individually, none of these tasks define the role. But together, over the course of a week, they form a picture of steady service—work that is sometimes concentrated, often intermittent, but always purposeful.

It is not about filling every hour of every day. It is about being available when needed, thoughtful when it matters, and committed to ensuring that the voices and interests of our members are represented with care and diligence.

That is what a week in the life of your RFFOW President looks like.



Our next General Membership Meeting will be held on Wednesday, April 8, 2026, at 9:00 a.m. Pacific Time via Zoom. For your convenience, a Zoom meeting link will be sent to you by email two days prior to the meeting, and again on the morning of the meeting so it appears at the top of your inbox for easy access. We are planning to feature a Special Speaker who will address sleep hygiene, sleep disorders, and overall sleep health, with a focus on how these issues affect both mental and physical well-being.

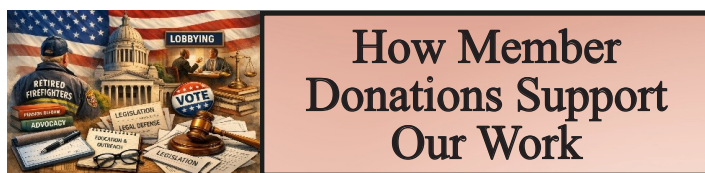
During the meeting, I will also provide an update on E2SHB 2034, including its current status and the

implications of the proposed transfer of billions of dollars from the LEOFF 1 Pension Fund to the State Treasury. Additionally, I will outline the legal efforts we are undertaking to prevent this legislation from becoming effective. We appreciate your continued engagement and support, and we look forward to seeing you at the meeting.



Jill Thomson, widow of Firefighter Alan Thomson, passed away January 13, 2026. No further information at this time.

Edward Welch, Firefighter, Seattle Fire, passed away March 8, 2026 at the age of 102. Edward joined the Seattle Fire Department in January of 1952 and retired in April of 1977 after 25 years of service.



One of the great strengths of the Retired Firefighters of Washington is the willingness of our members to support the organization beyond their annual dues. Over the years, and especially lately, many of you have generously sent in additional contributions to help advance the legislative and advocacy work that protects firefighter retirees (including the LEOFF 1 Pension Fund).

From time-to-time members include notes on their checks such as “PAC,” “Legislative Fund,” “Advocacy,” “Lobbying,” or other similar characterizations. These notations are appreciated and are understood as expressions of support for the work the organization is doing, including in Olympia. Under the policies adopted by the RFFOW Board of Directors, such notes are not treated as formal restrictions on how the funds must be used.

The reason for this is simple. RFFOW carries out its mission through a number of related activities that often work together. These include communicating with legislators, preparing legal analyses and litigation on pension legislation, educating policymakers, legislative updates, and, when appropriate, and on occasion supporting candidates through campaign donations who understand the issues affecting

firefighter retirees.

Because these efforts are closely connected, the Board of Directors maintains the authority to determine how voluntary donations are allocated among the organization's accounts so that resources can be used where they are most needed at any given time. This helps ensure that the organization remains effective in responding to legislative developments and that all activities remain fully compliant with both federal nonprofit rules and Washington State campaign-finance laws.

For members, the most important thing to know is that any voluntary contribution you send to RFFOW supports the overall mission of protecting the interests of retired firefighters' pensions and medical benefits (in particular the LEOFF 1 Pension Fund). Whether the funds are ultimately used for legislative advocacy, legal work, education of policymakers, communications on these topics, campaign donations, or appropriate political participation, they all contribute to the same goal: ensuring that the voice of retired firefighters continues to be heard in the halls of government.

The Board takes seriously its responsibility to steward member contributions carefully and responsibly. Financial allocations are documented in organizational records and policies and reviewed as part of the Board's ongoing oversight of the association's activities.

Your support—whether through dues, participation, or voluntary donations—makes it possible for RFFOW to continue standing up for the retirement security and interests of firefighters across Washington.

And for that, we remain deeply grateful.



Legislative Update: E2SHB 2034 and the Future of the LEOFF 1 Pension Fund

As of March 16, 2026, Engrossed Second Substitute House Bill 2034 (E2SHB 2034) has completed the legislative process and now sits on the Governor's desk awaiting signature. By the time this issue of The Dispatch reaches you, it is likely that the Governor will already have signed the bill into law.

The measure passed the Washington State Senate on March 6, 2026, by a vote of 25–22, following amendments adopted during Senate consideration. It then returned to the House of Representatives for concurrence, where it was approved on March

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12, 2026, by a vote of 50–46. The bill has now been delivered to the Governor for final action.

What the Legislation Does

E2SHB 2034 fundamentally restructures LEOFF Plan 1, a pension system created in 1969 to consolidate municipal firefighter and police pension systems and now serving approximately 6,000 retirees.

Under the bill, the existing LEOFF Plan 1 system will be terminated and replaced on June 30, 2029, with a “Restated LEOFF System.” It is important to note that the restated system will continue the same pension and medical benefits currently provided to retirees and beneficiaries.

The principal problem with the bill is its treatment of the substantial surplus currently accumulated in the LEOFF 1 pension fund. According to actuarial projections referenced in legislative materials, the plan is already approximately 160 percent funded, with nearly \$2.5 billion in surplus assets today. By June 30, 2029, the Office of the State Actuary projects the system could be approximately 200 percent funded with a surplus approaching \$4.3 billion.

Under E2SHB 2034, the newly created Restated LEOFF system will be funded at 110 percent of the actuarial value of projected benefits. All remaining assets will be placed into a Pension Surplus Holding Account, from which funds will likely be transferred to the State General Fund during the 2027–2029 biennium for budgetary purposes.

In practical terms, this means that between approximately \$3.5 billion and \$4.0 billion of surplus pension assets—depending on final actuarial determinations—could ultimately be transferred to the

State of Washington General Fund once the restructuring occurs in 2029.

For many retirees, this represents the most consequential aspect of the legislation: the redirection to the State’s General Fund of pension surplus assets accumulated over decades within the LEOFF 1 retirement system.

Senate Amendments and Required Studies

Two amendments adopted in the Senate added important policy studies that will take place over the next two years.

First, the Select Committee on Pension Policy (SCPP) has been directed to study which entity should have governance responsibility for the Restated LEOFF system, including the possibility of transferring governance authority to the LEOFF Plan 2 Board.

Second, the SCPP has been directed to evaluate whether administrative and financial responsibility for LEOFF 1 Disability Boards should be transferred from local governments to the State of Washington.

Both studies must be completed and reported to the Legislature by December 31, 2028, shortly before the planned restructuring date for the pension system.

These issues could have long-term implications for the governance and administration of the LEOFF 1 system and will be closely addressed by our organization through aggressive lobbying to protect your interests.

Legal and Constitutional Concerns

The Retired Firefighters of Washington (RFFOW) has joined with other LEOFF 1 organizations across the state to evaluate and pursue legal challenges to this legislation.

Several areas of law are central to these concerns.

First, Washington courts have long recognized that public pension benefits constitute contractual rights protected under the state and federal constitutions. The Washington Supreme Court has repeatedly affirmed this principle, beginning with *Bakenhus v. City of Seattle*, 48 Wn.2d 695 (1956), which established that pension promises made to public employees are contractual obligations that cannot be impaired.

Second, federal pension tax law imposes strict requirements on the administration of qualified governmental retirement plans. Section 401(a)(2) of the Internal Revenue Code, often referred to as the “exclusive benefit rule,” requires that pension trust assets be used exclusively for the benefit of plan members and their beneficiaries.

Because E2SHB 2034 ultimately allows surplus pension assets to be transferred to the State’s general fund, we will aggressively oppose the law via litigation regarding compliance with these constitutional and federal requirements.

For these reasons, RFFOW and allied LEOFF 1 organizations are actively working with legal counsel and other partners to challenge the law through appropriate legal avenues.

Commitment to Our Members

While the legislative process has concluded, the broader effort to protect the integrity of the LEOFF 1 retirement system is far from over.

The RFFOW Board of Directors believes strongly that the pension system created to serve retired firefighters and law enforcement officers should remain faithful

to the commitments made to those who spent their careers protecting the public.

Accordingly, RFFOW and cooperating LEOFF 1 organizations will continue to pursue every available avenue—legal, legislative, and administrative—to ensure that this law is carefully scrutinized and prevented from taking effect.

Our members devoted their lives to public service. The RFFOW remains equally committed to defending the promises made to them.



You Are Never Too Old

The Basement Inventor Who Refused to Quit

In our younger years, many of us are told that life follows a certain schedule. You go to school, build a career, retire, and then—perhaps—slow down. But every once in a while, someone comes along who reminds us that curiosity, creativity, and determination do not follow a calendar.

Consider the story of George Weiss, a man from Brooklyn who spent decades tinkering with ideas in the basement of his home. For 45 years, Weiss quietly worked on inventions—gadgets, games, and clever ideas that he hoped might one day catch on. By his own count, more than 80 inventions failed to gain any real traction. Companies rejected them. Investors passed. Most people would have given up long before reaching that number. ([Good News Network](#))

But George Weiss kept going.

He wasn't driven by fame or fortune. He simply loved inventing. Down in that basement workshop, surrounded by tools, scraps of plastic, and half-formed ideas, he kept asking the same question: What if?

Then, in his eighties, inspiration struck.

While cutting up plastic tiles one day, Weiss came up with the idea for a fast-paced word game. He called it "Dabble." The concept was simple but clever—players use letter tiles to quickly form words under time pressure. What happened next surprised even him. ([Business Insider](#))

The game caught on.

Soon Dabble was being sold in stores across the country, and in 2011 it received the Game of the Year

Award from Creative Child Magazine in the family word games category.

Imagine that for a moment. After decades of trial and error—after more than 80 rejected ideas—George Weiss finally saw one of his inventions succeed.

And he was 84 years old.

When asked why he continued working in his basement workshop for so many years, Weiss gave an answer that feels refreshingly honest. He said some people might think he was crazy, but inventing was what he enjoyed doing. As he put it, "What am I supposed to do—watch TV all day?"

There is a quiet lesson in that remark.

Purpose does not retire.

For many of us in the Retired Firefighters of Washington, retirement simply means a new chapter—not the end of meaningful work, creativity, or contribution. Whether it's volunteering, mentoring, learning new skills, or simply pursuing something we love, the human spirit doesn't slow down just because the calendar advances.

George Weiss reminds us that persistence matters more than age. Sometimes success takes decades to arrive.

And sometimes the best ideas of our lives are still waiting... right there in the basement workshop.



You Are Never Too Young

You Are Never Too Young... and We Are Never Too Old

Every once in a while, a story comes along that makes you pause—not because it is complicated, but because it is simple and powerful. It reminds us that purpose, commitment, and service are not limited by age.

Ryan Hulance is 13 years old, and over the past three years he has recycled more than 1.5 million aluminum cans, raising approximately \$24,000—all of which he has donated to charity. What began as a simple idea—to help people and the environment at the same time—has grown into something extraordinary. Starting at age 10, Ryan reached out to local businesses, asking if they would donate cans that he could recycle. In the early days, he collected only a few hundred cans each week, storing them at home while his family helped

crush them to save space.

Today, Ryan collects around 20,000 cans per week from roughly 200 regular suppliers, and he spends about 20 hours each week, after school and on weekends, carrying out this work. What stands out is not just the scale of his accomplishment, but the consistency behind it. This is not a one-time project—it is a sustained commitment driven by a desire to help others.

Ryan admits that sometimes he would rather be doing what most kids his age enjoy, like playing video games. But he has come to realize something deeper. When he reflects on what he is doing, he recognizes how meaningful it is to help people and families in need. That sense of purpose has become more important than the easier alternatives.

For those of us in retirement, this story carries a clear message. We spent our careers in service, defined by commitment, teamwork, and sacrifice. While we may no longer respond to alarms, those qualities remain part of who we are and can still be directed toward meaningful efforts.

Ryan's story is not really about cans—it is about commitment. If a 13-year-old can sustain this level of effort over several years, it should remind us that we, too, can continue to contribute in meaningful ways. Whether it is mentoring, volunteering, supporting fellow members, or advocating for causes that matter, the opportunity remains.

We are never too old to make a difference. Purpose does not retire—it simply waits for us to act.



Retirement has many blessings, but it does not give anyone immunity from life's difficulties. Even in our later years there are seasons when things do not go the way we hoped. Health problems arise, a spouse becomes ill, finances tighten, or we lose friends who have traveled beside us for decades. When those moments come, it helps to remember that hard times are not unusual—they are simply part of the human journey.

One of the great advantages of age is perspective. Most of us in the Retired Firefighters of Washington have already lived through difficult chapters. We have seen tragedies on the job, faced personal setbacks, and navigated challenges that once seemed overwhelming.

Yet here we are. That fact alone is a reminder that we already possess the resilience needed to endure the next challenge.

A simple piece of advice often shared by wise people is this: "Do the next right thing." When life becomes complicated, trying to solve everything at once can feel impossible. Instead, focus on the small steps immediately in front of you. Make the phone call. Take the walk. Have the conversation. Small, steady actions have a way of moving us forward when everything else feels stuck.

Another helpful reminder comes from an old saying: "This too shall pass." It does not mean the problem is unimportant, but it reminds us that most storms eventually move on. Patience and endurance have carried many people through periods that once seemed unbearable.

Retirees sometimes forget that they are not meant to face hardships alone. One of the strongest resources we have is each other. The friendships built over years of service are not ordinary friendships. Firefighters understand loyalty, sacrifice, and standing shoulder to shoulder when the alarm sounds. Those bonds do not disappear when the career ends.

If you are going through a difficult period, reach out. Call an old colleague. Attend a luncheon or meeting. Talk to someone who understands the life we lived. Sometimes a simple conversation with someone who "gets it" can lift a heavy burden.

Another habit that helps during hard times is maintaining routine. Get up at the usual hour. Take a walk. Read something worthwhile. Stay connected to family and community. Structure provides stability when life feels uncertain.

Finally, remember that the value of your life did not end when you retired. Many people still benefit from your wisdom, your stories, and your example. Grandchildren watch how you live. Younger firefighters appreciate your experience. Your presence still matters.

Hard seasons will come to all of us sooner or later. When they do, lean on your faith, your friendships, and the quiet strength built over a lifetime. As one thoughtful saying reminds us: "Courage is not the absence of hardship—it is the decision to keep going despite it."

And if there is one group of people who know how to keep going, it is retired firefighters.



The Nose Knows

The Nose Knows: A Breakthrough That Could Change How We Detect Dementia

For generations, routine medical checkups have focused on the senses we naturally value most—our vision and our hearing. We read the eye chart, we listen for tones, and we track blood pressure, cholesterol, and heart rate. But there is one sense that has been quietly overlooked, almost dismissed as unimportant: our sense of smell.

That may be about to change in a very big way.

Emerging research is now pointing to something remarkable—something that should matter deeply to all of us, especially as we age. Loss of smell is not just a minor inconvenience or a lingering effect of a cold. It may be one of the earliest warning signs of serious neurodegenerative disorders, including Alzheimer's disease and Parkinson's disease.

Let that sink in for a moment.

Years—sometimes many years—before memory loss, confusion, or physical symptoms begin, subtle changes in the brain may already be occurring. And one of the very first places these changes show up is in the part of the brain responsible for processing smell.

This is what makes the discovery so extraordinary.

Researchers have found that in many individuals who later develop Alzheimer's or Parkinson's, a decline in their ability to smell actually precedes the more recognizable symptoms by a significant margin. In simple terms, the disease may begin affecting the brain long before we—or our doctors—realize anything is wrong. And the nose, of all things, may be one of the first indicators.

Why would this be?

The current understanding is that neurodegenerative diseases often begin in, or quickly affect, the regions of the brain tied to olfaction—the processing of smell. These areas are closely connected to memory and emotion, which helps explain why smell is so powerful in triggering memories. When those pathways begin to deteriorate, the ability to detect and interpret odors can fade quietly and gradually.

The problem is, most people don't notice it.

Studies show that a large percentage of individuals

with partial smell loss are completely unaware of the change. Unlike vision or hearing, which we actively use and test every day, smell operates in the background of our lives. It fades so subtly that we rarely recognize what we've lost.

And that is precisely why this discovery matters.

Experts are now calling for smell testing to become a routine part of medical care—something as simple and standard as checking blood pressure. Inexpensive tests, some taking less than a minute, can establish a baseline and track changes over time. Even a small decline, when combined with other health indicators, could prompt earlier evaluation and intervention.

To be clear, a loss of smell does not mean someone will develop dementia. But it may serve as an early signal—one that allows doctors to look more closely, monitor more carefully, and potentially begin treatments or lifestyle changes sooner than ever before.

For seniors, this represents a shift in how we think about aging and brain health. It gives us something we have rarely had before in the fight against neurodegenerative disease: time.

Time to ask questions.

Time to monitor changes.

Time to act early.

There is also a practical side to this. Loss of smell can affect safety—detecting smoke, gas leaks, or spoiled food—as well as quality of life, influencing appetite, nutrition, and even emotional well-being. Recognizing and addressing it has benefits far beyond diagnosis.

What was once considered our “least important” sense may, in fact, be one of the most important windows into our future health.

This is more than an interesting scientific development. It is a meaningful breakthrough—one that could help protect independence, preserve quality of life, and give families precious time in the face of diseases that have long seemed to arrive without warning.

Sometimes the smallest signals carry the greatest importance.

And in this case, it may be as simple as stopping to ask: “How well can I smell?”

March 2026

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NEXT GENERAL MEETING
April 8th 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:

