

# Retired Firefighters of Washington

9134 207th Pl SW, Edmonds, WA 98026-6659 • Phone: (425) 775-9080  
FAX: (425) 776-7939 • E-mail: mwarbrouck@comcast.net • www.rffow.org

Richard C. Warbrouck  
President

James A. Fossos  
Vice President

## December 2010

For, About and in Support of all Retired Washington State Firefighters



**MEETING NOTICE:** Instead of a meeting, attend the RFFOW Christmas Luncheon, Wednesday, December 8, Edmonds Yacht Club, 11 AM.

## President's Message - By Richard C. Warbrouck



We first want to extend our best wishes to you and your families for a very Merry Christmas and a healthy, safe and prosperous New Year. We are looking forward to seeing many of you

at the Christmas Luncheon on December 8th at the Edmonds Yacht Club. I don't know if you will receive this Newsletter before December 8th. If you do and you have not made a reservation for the luncheon please call 425-775-9080 to see if we can take any additional reservations with time to give a final count to the caterers. Please don't plan to show up at the door unless you have a paid reservation or have called in to request to pay at the door. Wear your Sunday best as we will have a photographer present to take your photo if you desire for a minimal cost.

I am pleased to announce that the incumbent Directors who were up for reelection were elected by acclamation at the November meeting for a two-year term. I want to thank the Directors for their time and effort in our behalf. Their contribution and oversight is the catalyst that keeps the RFFOW a respected and progressive organization. We are fortunate to have members with the knowledge and ability who are willing to volunteer their services.

I also want to thank Ray Sanderson, our humble east side correspondent for his contribution to the Newsletter during the past year. Ray's informative up to date articles arrive each month like clockwork. He never

has to be reminded. We are very fortunate to be able to benefit from Ray's long career in the fire service, his interest and knowledge of the pension systems and his years of experience as a member of the City of Yakima Pension Board.

I recently attended a meeting with Marcie Frost the Deputy Director of the Department of Retirement Systems in Olympia. Also present was Brian Berghoff the Deferred Compensation Administrator at DRS. The meeting was requested by the RFFOW to discuss the possibility of establishing an option to allow retirees of one of the State's retirement plans to roll over or transfer existing IRA's, Roth IRA's or 401 K Plans for investment by the State Investment Board. My goal would be to also allow retirees who do not have the above plans to be eligible to open new accounts to be administered by the S.I.B. In addition I would like the retirees to have the option to have a payroll deduction from the monthly pension check to be deposited in their investment account, IRA, or other qualified accounts. This would not require any tax deferred status and would only have to meet the taxing requirements for the particular account. This would be different from the deferred compensation program the active employees have in where they can contribute a portion of their salary tax free each month into a retirement account.

You may ask why we are seeking this benefit. The answer is to assist our members in maintaining a retirement investment account to supplement their pension benefit to provide an adequate standard of living and quality of life in retirement. In the present economic environment most seniors don't

know where to place their investments or how to select an investment agent or broker. It's difficult to evaluate the advice of a particular agent to determine when a recommended investment is best for you or for the agent. We have all heard horror stories of accounts being churned and of individuals being in an investment that they should not be in. Often the recommended solution is to get a money manager. Again, how do you select a money manager? Money managers usually only take clients with accounts of \$100,000 or more. They charge a minimum of one percent or more of the value of the account. If you open a \$100,000 account and in the first year you lose \$10,000 you still pay one percent on the \$100,000 value of the account you opened. If your money is invested in a low risk investment at a one or two percent return and we have a four or five percent inflation rate plus the one percent management fee you are really at a loss. If due to the lack of knowing what to do, you bury the money in the backyard and we return to a high inflation rate, you really suffer a loss of purchasing power.

These investment decisions become more difficult as we grow older and particularly more difficult for a survivor of the person in the family who made all the investment decisions. Even if you are knowledgeable in this area you have to work long and hard to be on a par with an agent who works eight hours a day in front of a bank of computers, reading loads of material and conferring with colleagues and fund managers. The Executive Director of the State Investment Board (S.I.B.) Theresa Whitmarsh, reported

*Continued on Page 2*

## President's Message - Continued From Page 1

in October that the State's investment return on the pension Comingled Trust Fund (CTF) is 13.2 percent for this year. I would love to have earned 13.2 percent on my retirement account. Each of you will have to assess your own ability and your recent investment returns before exercising this option if made available. We have reprinted Theresa Whitmarsh's article which appeared in the October Newsletter for your information.

Changes in the mortality rate for senior citizens, inadequate funding, mismanagement, and yes some abuses, has caused some pension systems across the United States to be in the unfunded position they are in. The recent PEW Study paints a bleak picture for the future of public pension financing. One of its key researchers said "The situation likely is worse than portrayed." Kil Huh, Director of Research for PEW said the study was based on fiscal 2008 data that did not capture potentially crippling financial losses that public pension systems absorbed during the stock market slide at the end of 2008 and into 2009. "Our numbers were very conservative", Huh said "we missed the Wall Street crisis that really hammered assets for major investment and pension plans. We know the picture has deteriorated and gotten worse". In 2000, Huh said more than half of the states had fully funded public pensions. When the report came out last February there were only four: New York, Washington, Florida and Wisconsin. Today, he said, it is down to one, Wisconsin. The State of Washington uses a fixed mortality table and changes it occasionally. If you only project mortality improvement, every five to six years, you become more current but you're still projecting into the future. Washington's life expectancy grows by about two years every decade. Adam Wilson reported in the Olympian newspaper in 2008 that a fifty-two year old man can expect to live for twenty-eight years or to 80 years of age.

The retire-rehire provision in the PERS and TERS Retirement Plans has gone way beyond what was intended. There are several examples of how employers and employees have taken advantage of this provision indicating abuse or mismanagement. The State of California granted additional pension benefits in lieu of salary increases and never made the contributions to the pension fund to pay for these new benefits. Several states have consistently underfund-

ed the state's pension funds. Underfunding coupled with the loss of investment returns made a bad situation even worse. As a result several states like New Jersey are reducing benefits for new employees by creating new plans like LEOFF II. Some states like Minnesota are attempting to reduce retirement benefits for current retirees and for future employees. These attacks will ultimately be resolved by the court. Some retirees are protected by state constitutions, some by collective bargaining agreements and some by contract.

The LEOFF I and LEOFF II funds are adequately funded at this time. The LEOFF I fund now has a 125 % funded status but it is protected to go into an unfunded liability

prior to 2024. If an unfunded liability emerges prior to 2024, the entire unfunded liability must be amortized by 2024. The unfunded liability may come sooner because of the discontinued contributions, poor investment returns and (welcomed) improvement in the mortality table. It has been the general opinion that the state would have to make the needed contributions on a pay as you go basis or make a large contribution in 2024 if there is an unfunded liability. Now there is some discussion that the state and the employers would be responsible for any mandatory contributions as a percentage of LEOFF II payroll prior to 2024. Next month I will report on if and how our pension benefits are protected. ☀

### Snowbirds!

If your address is changing, please let us know, as the newsletter is mailed at the Non-Profit rate and will not forward.

A great way to make sure that you always get your newsletter is to add your name to the RFFOW Email list. Not only can you get your newsletter by email, but up-to-the-date information that happens between newsletters. Sign up today!

#### RFFOW CONTACT INFORMATION:

*Address/Email Change or Additions:*  
info@rffow.org or 206-286-9167

*Mailing Address:*  
9134 207th PI SW, Edmonds, WA 98026



### A Picture Says 1,000 Words...

#### Do you know who these men are?

Answer for November Newsletter (shown below from left to right): Jack Willis, Retired Tacoma Fire Department, Axel Drugge, Retired Seattle Fire Department.

Jack (John) Willis served as President of the Tacoma Firefighters Union Local 31 and chaired the Tacoma City Unions Trade Council. Jack was the lobbyist for the Washington State council of Firefighters and highly respected by the legislators. Jack now lives in Sequim, Washington.

Axel Drugge held the office of Secretary/Treasurer of the Seattle Firefighters Union Local 27. Axel was active in the King County Labor Council and the Washington State Labor Council. Axel recently celebrated his 94th birthday. He and his wife Gladys live in south Seattle.



## Retired Firefighters of Washington

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#### Retired Firefighters Board of Directors:

**President: Richard C. Warbrouck** (home: 425-775-9080, cell: 206-406-9823, email: mwarbrouck@comcast.net)

**Vice President: James A. Fossos** (home: 206-824-8537, cell: 206-518-7075, pager: 206-540-4411, email: jfossos@aol.com)

**Director: Patrick B. Bartlow** (home: 206-523-0325, cell: 206-940-6156, email: kbartlow@earthlink.net)

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**Director: Alan Stanford** (home: 206-935-6185, cell: 206-406-0175, email: abcdstanford@comcast.net)

**Executive Assistant: Monica Blum** (home: 206-286-9167, cell: 206-300-0220, email: info@rffow.org)

# News from the Washington State Investment Board (WSIB)

BY THERESA WHITMARSH (PICTURED BELOW)  
EXECUTIVE DIRECTOR OF WSIB



*(Editor's Note: This article is being reprinted from the October RFFOW Newsletter because of its relevance and because it is referenced in the President's Report):*

I was honored to be asked to write about the Washington State Investment Board (WSIB) for the Retired Firefighters of Washington's annual newsletter. As firefighters, your job was to protect the lives and property of the residents in your communities. Our job at the WSIB is to protect your hard-earned retirement dollars. My commitment to that objective was reinforced on a personal level shortly after I joined the WSIB. I was in Arizona on business when I went to visit my uncle, a retired Seattle firefighter, who with my aunt is living out his retirement dream in Tucson. Naturally, having a niece now working at the WSIB, one of his first comments to me was "I sure hope you are taking good care of our money."

I am pleased to say that everyone at the WSIB is committed to doing just that. Our mission is to "invest with integrity, prudence and skill to meet or exceed the financial objectives of those we serve." The state Legislature created the WSIB in 1981 as an independent board of trustees to manage investments for the state's various retirement plans and public trust funds with the highest standard of professional conduct for the exclusive benefit of

fund participants and beneficiaries.

Today, the Board is chaired by Tacoma city firefighter Pat McElligott, who represents active public safety employees. Other voting members include five public employee pension representatives, a member of the Washington State Senate and a member of the House of Representatives, along with the state Treasurer, director of the Department of Retirement Systems and director of Labor and Industries. Five non-voting members are selected by the 10 voting members for their experience and qualifications in the field of investments. The Board members serve as fiduciaries and are held to the highest standard of professional conduct.

The WSIB's \$71.8 billion investment portfolio belongs to 17 separate state retirement plans. This also includes the Deferred Compensation Program to supplement other retirement benefits. In addition, we manage investments for 22 other public funds that support or benefit industrial insurance, colleges and universities, developmental disabilities and wildlife protection.

While the last few years have been extremely challenging, the WSIB's well diversified portfolio was built to withstand the dozens of economic brush fires we've been fighting at the WSIB for the past two years. The assets for the public retirement plans are pooled into a Commingled Trust Fund (CTF), which was established in June 1992 to help control risk and ensure stronger performance overall. Most of the pension systems are strictly defined benefit programs including the 1 and 2 plans for public employees, teachers, law enforcement officers, firefighters, state patrol, volunteer firefighters

and judges.


I'm pleased to report the rate of return for the state's retirement CTF ended fiscal year 2010 at 13.2 percent. And our annualized return since establishment of the CTF in 1992 is 8.14 percent. We have outperformed nearly all of our peer pension funds in the United States.

I was appointed executive director of the WSIB in September 2009, as the recession was starting to bottom out. Since then we have seen a fairly steady return in market values with almost \$72 billion in total assets under management as of June 30. But it has been a challenging couple of years and we are clearly struggling to stamp out the last of the recessionary embers.

The job of the executive director is to oversee staff, develop and recommend agency and investment policies for Board adoption, and ensure adherence to state policies and laws. I manage a staff of 80 professionals in the areas of investments, information services, accounting and finance and administrative support. Prior to my appointment as executive director, I was the WSIB's chief operating officer for six years, with responsibility for investment operations, technology, research, risk and compliance.

My previous role in state government was with the state Department of Labor and Industries, where I ran the industrial insurance fund, one of the largest workers' compensation funds in the United States. I also spent a number of years in business, working for technology and insurance firms.

Heading the WSIB is without question the most challenging, exciting and rewarding job I have had. The state investment board is one of the most respected and well managed pension funds in the country. We are a long-term investor with a proven record of success. We take a disciplined approach to investment with the highest standards of integrity. We are committed to the WSIB's statutory mandate of "maximizing return at a prudent level of risk," and dedicated to working for the best interest of our more than 400,000 beneficiaries.

One of the best ways we can thank firefighters and other public employees for the work they do is to fulfill the promise of adequate and reliable pension benefits when they retire. As executive director of the WSIB I have the responsibility and honor to help make sure that promise is kept. 

## Legislative Contributions


Contributions to the Legislative Fund can be made at any time, with a separate check made to **RFFOW Legislative Fund, 9134 - 207th Place SW, Edmonds, WA 98026-6659**. Thank you to the following members who sent individual checks. Your contributions are very much appreciated:

**Correction from November Newsletter (the Editor apologizes for the misspelling):**

\$100 Anonymous Donor in memory of Irvin Reising (not Irving)

\$25 Anne Nilsen	\$20 Walt Griffith	\$5 Earl Mickelson
\$40 Charles Maehren	\$100 Jerry Davis	\$100 Lucy Sloan
\$100 Anonymous Donor for Robert Jones		

\$100 Mary Sholdra

*(Editor's Note: Mary Sholdra is the wife of Ted Sholdra, who voluntarily served as Secretary/Treasurer of the RFFOW for many years. We appreciate her husband's service and her continued support.* 

# Pension Report

BY RAY SANDERSON

Landmark research from ING Institute for Retirement Research ([www.ing.us](http://www.ing.us)) examines the financial realities of today's state and municipal employees, and the greater role 457 (Deferred Compensation) plans can play to help them achieve their goal.

A new report from ING confirms that many state and local government workers are experiencing the same retirement pressures that exist today in the private sector.

According to the findings, a majority of these employees (61%) said they were unsure or uncomfortable about their ability to set aside enough for retirement. A significant number (43%) have become less confident about their savings since the market downturn. Yet most, (72%) have not changed the amount they are investing to address these concerns.

The recent study, conducted in conjunction with market research firm, Synovate, polled more than 1,000 Americans holding government jobs across the country. The goal was to learn more about their views and attitudes on a number of personal and financial topics, including planning and preparing for retirement. The respondents—full-time workers between 20 and 70 years of age—represented a cross-section of the more than 8 million men and women employed by state and municipal entities. "It's clear that the burden of retirement planning has been increasing for all workers today—even the millions of government employees who have long relied on pensions as their main source

of retirement income," said Bill Jasien, head of government markets for ING U.S. Retirement Services. "As more government entities scale back on their pension programs to offset tight budgets and increased financial obligations, workers in this sector will need to better understand and leverage the savings opportunities offered by their employer's defined contribution plans."

ING's research offers a unique look at a slice of the workforce that has never been studied at length before for specific insights into its financial behaviors and retirement perspectives. Other key findings and areas of focus from this study include the following:

**...employees in government positions are no different than their counterparts in the private sector when it comes to retirement planning—they continue to need effective tools, resources and education to better prepare...**

**Investment Preferences:** The study found that government employees, on the whole, appear to be a conservative group. An overwhelming majority (74%) considered themselves risk-averse in their personal lives. This carried over to their investment philosophy, where half (50%) said they were financially conservative, preferring to protect their savings rather than assume the greater risk that comes with potentially higher investment growth.

**Pension Expectations:** Most respondents (71%) expected to receive a traditional defined benefit pension from their employer, and those eligible for this benefit believed it would make up more than half (54%) of their retirement income. However,

despite their reliance on an expected pension income, about half (49%) were worried the amount could change during retirement. More than a third (35%) didn't know how their benefit would be determined.

**Retirement Preparedness/Plan Participation:** Roughly two-thirds (64%) reported having access to a voluntary retirement plan at the workplace (typically a 457 deferred compensation program). Of this group, nearly three-quarters (74%) said they were actively making contributions to these plans. However, their balances did not represent substantial sums—half (50%) had less than \$50,000 in their accounts. Another one-in-five (20%) didn't know what their balance was.

More than half (51%) also said they would like to invest more into these plans, but for various reasons did not.

"This research underscores that employees in government positions are no different than their counterparts in the private sector when it comes to retirement planning—they continue to need effective tools, resources and education to better prepare," added Jasien. "Government workers must also realize that the assets they are saving in defined contribution plans today are no longer just 'nice-to-have'—they are becoming essential for achieving a comfortable retirement."

For more details on these findings, or for other original research, visit the ING Institute for Retirement Research at [www.ingretirementresearch.com](http://www.ingretirementresearch.com) and in their Search box type "Government Workers Unprepared for Retirement".

## Firefighter Breakfast

We will meet on December 15, 2010, at 9 AM. Same location as in the past (Denny's in Shoreline, WA, 904 N 155th St). No reservation required.

Come as you are and have a good time as in the past. See ya' there and bring your stories! Contact: Wally Michl (206-524-1650), Jim Richeson (360-387-3478), or Dallas Adams (360-387-3095).

## For Firefighter Widows

BY MONICA BLUM, EXECUTIVE ASSISTANT

Please check to be certain if you have paid your 2011 dues by payroll deduction or directly by check.

Recently, we have had some complaints that some widows have not been receiving their newsletter. When a member dies, his or her payroll deduction stops. As the spouse receives the survivor pension, they must contact DRS if they want the RFFOW dues paid by payroll deduction. They must make that request personally to the Department of Retirement Systems (DRS). If you personally know any surviving spouse, please ask them if they are receiving the newsletter. Please call me at 206-300-0220 if you have any questions.


# Welcome New Members!

Please help us in welcoming these following new members to the RFFOW:

- JAMES DORNEY**  
Bellevue Fire Department
- DONALD HANSEN**  
Tacoma Fire Department
- DAVE LUKIN**  
Montesano Fire Department
- JOHN JUTTE**  
Seattle Fire Department
- DAVID HADLOCK**  
Longview Fire Department
- STEWART ROSE**  
Seattle Fire Department
- DAN WARD**  
Shelton Fire Department
- FRANK HAUSER**  
Seattle Fire Department
- RODGER E. WALLACE**  
Everett Fire Department
- JAMES T. KERNS**  
Spokane Fire Department
- WILLIAM J. DALY**  
Kitsap Fire Department #7
- JEFFREY BONTEMPS**  
Lakewood Fire Department
- DONALD "JACK" HOLTINE**  
Bremerton Fire Department
- JIM W. SHAW**  
Lakewood PCFPD #2
- LARRY M. MILLER**  
Fife PCFD #10
- RAY M. NIXON**  
Auburn Fire Department
- DAVID NEYENS**  
Everett Fire Department
- DARYL D. PEDERSON**  
Port of Seattle Fire Department
- FLOYD R. BUTLER**  
Puyallup Fire Department
- CHARLES M. TIERNEY**  
Aberdeen Fire Department
- EDWARD WILSON**  
Port of Seattle Fire Department
- TIM ESPARZA**  
Yakima Fire Department
- DUANE MADSEN**  
Seattle Fire Department
- MONTE HARRISON**  
Tacoma Fire Department
- JAMES BERGERON**  
Eastside Fire and Rescue
- DONALD J. HUTTER**  
Everett Fire Department
- DUANE K. NYBERG**  
Spokane Fire Department

- JOHN BERGE**  
Aberdeen Fire Department
- ROBERT PRINGLE**  
Seattle Fire Department
- RIP MURRAY**  
Seattle Fire Department
- RICHARD J. MINTER**  
Seattle Fire Department
- CHARLES DALE PIERCE**  
Puyallup Fire Department
- HAROLD W. WEBB, JR.**  
Seattle Fire Department

- RAFAEL VARGAS**  
Seattle Fire Department
- ALFRED WILSON**  
McClane Fire Department
- ALFRED GRAY**  
Centralia Fire Department
- BOB SHAUVIN**  
Spokane Fire Department
- DAVID VIOLANTE**  
King County District #20
- DON SMITH**  
Bellingham Fire Department

If you haven't sent in your dues for 2011, or if you want to become a member of the RFFOW, please cut out the form, put in an envelope, and send with check or payroll deduction information to: RFFOW, 9134 207th Pl SW, Edmonds, WA 98026. 

CUT ON DOTTED LINE AND SEND IN ENVELOPE

I hereby submit my application for membership to the:  
**RETIRED FIREFIGHTERS OF WASHINGTON**

NAME: \_\_\_\_\_ SPOUSE: \_\_\_\_\_

ADDRESS: \_\_\_\_\_ CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

RETIRED FROM (City): \_\_\_\_\_ POSITION: \_\_\_\_\_

LEOFF I: \_\_\_\_\_ LEOFF II: \_\_\_\_\_ PRIOR ACT: \_\_\_\_\_

EMAIL ADDRESS: \_\_\_\_\_ DATE RETIRED: \_\_\_\_\_ BIRTHDAY: \_\_\_\_\_

PUT ON THE RFFOW EMAIL LIST?: \_\_\_\_\_ YES \_\_\_\_\_ NO

RECEIVE NEWSLETTER BY EMAIL ONLY? \_\_\_\_\_ YES \_\_\_\_\_ NO (send in US mail)

HOME PHONE: \_\_\_\_\_ CELL PHONE: \_\_\_\_\_

I am currently a member of the RFFOW and want to pay my dues through Payroll Deduction

I am currently a member of the RFFOW and want to pay my dues by check

### DUES ARE PAYABLE JANUARY 1 OF EACH YEAR

#### DUES PAYMENT OPTIONS:

- A. Payroll deduction in the amount of \$48 per year. \$45 goes to RFFOW, \$3 goes to the Legislative Fund.  
Be sure to include Social Security number below (required by DRS).
- B. Payroll deduction in the amount of \$48 per year. \$45 goes to RFFOW. \$3 goes to a charity of your choice.  
Be sure to include Social Security number below (required by DRS).

SSN: \_\_\_\_\_

- C. Check, cash, or money order in the amount of \$48 per year. \$45 goes to the RFFOW, \$3 goes to the Legislative Fund.
- D. Check, cash, or money order in the amount of \$45 per year, all going to the RFFOW.

To select, circle your option of choice:    **A**    **B**    **C**    **D**

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

# Great Spokane Fire Destroys Downtown Spokane Falls On August 4, 1889

THIS FILE MADE POSSIBLE BY: THE STATE OF WASHINGTON, WASHINGTON STATE DEPARTMENT OF ARCHEOLOGY AND HISTORIC PRESERVATION

On Sunday, August 4, 1889, fire destroys most of downtown Spokane Falls. It begins in an area of flimsy wooden structures and quickly engulfs the substantial stone and brick buildings of the business district. Property losses are huge, and one death is reported. Initially the fire is blamed on Rolla A. Jones, who was in charge of the water system and was said to have gone fishing after leaving the system in the charge of a complete incompetent. Later, city fathers will exonerate Jones, but this account, although false, will be repeated in many histories of the fire. Spokane will quickly rebuild as fine new buildings of a revitalized downtown rise from the ashes.

The fire began shortly after 6:00 in the evening. The most credible story of its origin is that it started at Wolfe's lunchroom and lodgings opposite the Northern Pacific Depot on Railroad Avenue.

The flames raced through the flimsy buildings near the tracks. The nearby Pacific Hotel, a fine new structure of brick and granite, was soon engulfed in the wall of fire advancing on the business center. Church and fire-station bells alerted the public and the volunteer fire department, which had formed in 1884. Firefighters, attempting to put out the flames, could not get sufficient water pressure in the hoses to do so.

Spokane was no frontier town composed entirely of makeshift wooden structures, but the fire did start in such an area, where rubbish between buildings provided ideal tinder. The fire consumed that part of the city and then moved on.

Firefighters began dynamiting buildings in an attempt to deprive the fire of fuel, but the flames jumped the spaces opened and soon created their own firestorm. In a few hours after it began, the Great Spokane Fire, as it came to be called, had destroyed 32 square blocks, virtually the entire downtown.

There was one fatality, George I. Davis, who died at Sacred Heart Hospital of burns and injuries when he fled (or jumped) from his lodgings at the Arlington Hotel. Many others were treated at the hospital, where the nuns served meals to the newly homeless boardinghouse dwellers, mostly working

men, plus others referred to in newspapers as the "sporting element." Estimates of property losses ranged from \$5 to \$10 million, an enormous sum for the time, with one-half to two-thirds of it insured.

Some of Spokane's leading citizens immediately formed a relief committee, and other cities donated food, supplies, and money. Even Seattle, just recovering from its own disastrous fire of June 6, sent \$15,000. The National Guard was brought in to assure public order, to guard bank vaults and business safes standing amid the ruins, and to prevent looting. Mayor Fred Furth issued dire warnings against price gauging. Unemployed men immediately found work clearing the debris, and any who declined the opportunity were invited to leave town.

Businesses resumed in a hastily erected tent city. They included insurance adjusters, railroad ticket offices, banks, restaurants, clothing stores, and even a tent in which the *Spokane Daily Chronicle* carried on publication.

Early newspaper accounts contained only one explanation for the weak water pressure and failure to check the flames: that Superintendent of Waterworks Rolla A. Jones was away fishing or working on his steamboat -- accounts vary -- instead of tending his post, and that he had left the pumping station in the care of an incompetent substitute. S. S. Bailey of the City Council claimed to have run "to the pumping station as soon as the alarm was sounded and found that Superintendent Jones had left a man in charge there, who, by his own admission, was totally incompetent to handle the machinery, not knowing how to increase the speed of the pumps" (*Spokane Falls Review*, August 6, 1889). Other papers as far away as *The New York Times* repeated this story almost verbatim.

To its credit, the City Council quickly appointed a Committee on Fire and Water to explore all possible reasons for the failure. Its report on August 14 exonerated Jones, but he resigned anyway. Refuting newspaper accounts, the City Council report stated: "It appears that the man left in charge of [the] pumping station during the absence of Supt. Jones is competent and reliable and of twenty years of practical experience in machinery and pumps ..."

The committee attributed the failure of

water pressure to a burst hose rather than dereliction of duty and further reported that some members felt "bad management on the part of the fire department should be considered as the main cause of such an extensive conflagration" (Nolan, 50). Although this official interpretation of events was made known, Jones's guilt was firmly lodged in the public mind and has been repeated in publications ever since.

Other factors besides weak water pressure contributed to the extent of the disaster. No doubt lingering smoke from forest fires delayed widespread awareness of the fire. The blaze started in a trash-ridden area of flimsy wooden structures. There was no city-wide siren system. The pumping station had no telephone. The volunteer firefighters had inadequate leadership, were poorly equipped, and had to haul their own hose carts.

After the fire, the city prohibited wooden structures in or near the newly rising downtown, installed an electric fire alarm system, and established a professional, paid fire department, with horse-drawn equipment. Spokane rebuilt quickly, and a new city rose from the ashes.



Above: Spokane Falls Volunteer Fire Department, Comet Hose Team with mascot, 1885

To the left: Report on August 4 Great Spokane Fire, August 6, 1889

Below: After the Great Spokane Fire of August 4, 1889, guard and workmen preparing to open vault of First National Bank, Spokane, August 1889

**MILLIONS LOST.**  
An Appalling Calamity Visits the Proud City of Spokane Falls  
Thirty Blocks of Its Most Magnificent Buildings Devoured by Flames.  
The Entire Business Portion of the City Wiped Out of Existence.  
A Night of Terror, Devastation, Suffering and Awful Woe.  
Hundreds of Dwellers Down Town Turned into the Streets Destitute.  
One Man Killed and Several Others Severely and Painfully Injured.  
An Official to Be Investigated for an Apparently Inexcusable Blunder  
The People Not Discouraged and the City Will Be Rebuilt Better Than Ever  
Notes and Incidents of the Disaster and a History of Many Heroic Deeds.  
A List of the Sufferers, with Amounts of Losses So Far as Received.





## In Memoriam



**LEE WILLSON:** Lee Willson died November 19, 2010. In 1949 he began working for the Yakima Fire Department, completing 35 years service. While on the Department, he served as president of the Washington State Fire Chiefs Association for two years. He retired in 1980 at the rank of Battalion Chief. He is survived by his wife, Mavis Willson of Yakima.

**MARILYN J. BIGBEE:** Marilyn J. Bigbee, wife of Michael J. Bigbee, passed away on October 29, 2010 after battling cancer.

**JESSE F. YOUNGS:** Deputy Chief Jesse F. Youngs, 53, of IAFF Local 2898 - Seattle Fire Chiefs, Washington, passed away on Friday, October 22, 2010 from brain cancer.

## Southwest Connection

**BY BOB BURTC (SFD RETIRED)**

Greetings from sunny and warm Arizona. It's that time of the year again, when many of our retired members journey to the southwest to spend their winters enjoying the warm & dry Arizona weather rather than the cold, wet & snowy weather of the northwest. Each month I will try to write an article highlighting those retired Washington State Firefighters who live or winter in the Arizona Southwest.

We arrived at our home in Eloy, AZ on October 14th, making the trip from Seattle in only 4 days, even after suffering a blow-out on our 40' fifth-wheel trailer about 30 miles north of Modesto, CA. We have decided to make Arizona our permanent home so our trailer was packed with stuff from our property in Ephrata (now for "sale"). Since it was hard to move around in the trailer, loaded as it was, we just made the 1500 mile trip as quickly as possible, with no side trips. We arrived safely, but our trailer, a little worse for wear following the blow-out, has spent the past month in the shop awaiting repairs.

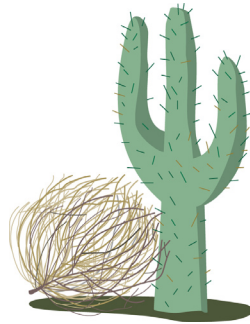
Also back in their home in Peoria Arizona are Ron & Carole Berry (SFD). They also arrived in October, and on November 10th we met them at the Wild Horse Pass Casino, near Phoenix, for a "big" lunch

and a "little" gambling.

Ralph and Sharon Herth (SFD), and Bernie and Val Stender (SFD) are now settled in the Pueblo El Mirage RV Resort, in El Mirage AZ, near Peoria. They are active "work campers," where, in lieu of a camp fee they work various jobs at the resort. This year Ralph works Security and Sharon is working in the Real Estate Office.

Skip & Anne Koch (SFD) have returned to their home in Lake Havasu City, AZ, and I've received word that Bill and Mary Jane Donohoe (SFD), Jim & Darleen Sweeny (SFD) and Ron & Kathleen Coulter (SFD) have returned to the Yuma, AZ area where they have spent many a past winter.

That's all the news I have for now. This article is not limited to Seattle FD retirees. If you're a retired Washington State Firefighter wintering in Arizona please send me an email describing where you're at and what you're doing. Send your information to bocato2@yahoo.com.



## Retiree Dental Plan

**BY DON JACOBSON  
DENTAL PLAN AGENT**

As you may remember, last year there was an attempt to begin a second dental plan for Retired Firefighters and Law Officers. As you know, it did not get started. This dental plan is now available and will have a start date of 1/1/11. It is available to any retired City or County employee and/or their respective spouse regardless of when the employee retired. The dental plan is also available to the widow/widower.

**WAIVE THE WAITING PERIOD:** You must enroll by December 11, 2010 to eliminate the twelve month waiting period for Class III benefits. For information and enrollment material, contact Don Jacobson (253) 862-2122.

**HAPPY HOLIDAYS!**



FROM  
ALL OF US  
HERE AT  
THE

**RETIRED  
FIREFIGHTERS OF  
WASHINGTON!**

**AND A HAPPY NEW YEAR!**

## Seattle Retired Firefighters Travel Club

**JOHN CHURCH, PRESIDENT, MARGARET ARTIM, SECRETARY, JOHN McNERNEY, VICE PRESIDENT, AND KEN SHARP, TREASURER**  
OUTINGS

**2011 CURLEW LAKE OUTING:** These are the planned stops for the 2011 Curlew trip. Desert Aire, May 30 – June 1; Pateros, June 1; Omak, June 2 – 4; Spectacle Lake, June 5 – 8 & Curlew Lake, June 9 – 12.

Contact Jim Sweeney, Cell 360-536-5722.

**2011 LONG BEACH OUTING:** Reservations are already scheduled for 2011. Our group arrives on Wed., Aug. 17th and leaves on Mon., Aug. 22nd. Mark your calendars and plan ahead for another great outing". Contact John or Joan Church at 360-424-3892 or 360-770-0241 or jr.church@comcast.net.

## Get on the Email list!

Do you want to receive your newsletter via email instead of regular mail? Contact us to join the email list! This is a great idea, especially for Snowbirds, as our not-for-profit mailing rate does not allow us to forward your newsletter. It also saves the RFFOW mailing costs.

You can also get on the email list even if you want to continue to receive the newsletter in the mail... just let us know!

## Retired Firefighters of Washington

9134 207th Pl SW  
Edmonds, WA 98026-6659  
www.rffow.org

Non-Profit Org  
US Postage  
PAID  
Seattle, WA  
Permit #1577

Date Sensitive Material - Please Deliver

### RFFOW Christmas Luncheon:

Wednesday, December 8  
Edmonds Yacht Club, 326 Admiral Way  
11:00 am

## Meeting Notices in YOUR Area

### BELLINGHAM

**WHEN:** 2nd Friday of the month  
**WHERE:** Squalicum Yacht Club  
**TIME:** 10 AM  
**INFO:** Call Jim Burton at 360-734-6572

All are welcome to come and join us, family and friends. We hear and share important information and re-connect with each other.

### TACOMA

**WHEN:** 1st Wednesday of the month  
**WHERE:** Local 31 Union Hall  
**TIME:** 11 AM  
**INFO:** Call Larry Anderson  
253-851-6831  
larrysandi@comcast.net

Bring a sack lunch, except August & December, which are potluck - everyone's favorite!

### VANCOUVER

**WHEN:** 3rd Thursday of the month  
**WHERE:** Vancouver Mall I-Hop  
**TIME:** 8 AM  
**INFO:** Call President Ken McMillian  
360-574-1123  
kenmac50@peoplepc.com

All are invited and encouraged to attend. It is a good time to hear and give the latest information, conduct our business and share time with friends.

### RENTON

**WHEN:** 1st Thursday of the month  
**WHERE:** Station 13 in Renton  
**TIME:** 10 AM  
**INFO:** Call President Bruce Phillips 425-226-2974 or b29m27p@comcast.net

We invite you to join us! All are welcome!

### SPOKANE VALLEY

**WHEN:** 3rd Thursday of the month  
**WHERE:** Conley's Restaurant  
**TIME:** 9AM  
**INFO:** Call Clyde Wisenor  
509-926-8822

Anyone interested is encouraged to attend! Come, and give us a try!

### SEATTLE RET. FF TRAVEL CLUB

**WHEN:** 2nd Thursday of the month  
**WHERE:** 125th St. Grill (12255 Aurora Avenue N., Seattle)  
**TIME:** Noon (Happy Hr) 1 PM Lunch  
**INFO:** John Church 360-424-3892  
jrchurch@comcast.net

### YAKIMA

**WHEN:** 1st Monday of the month  
**WHERE:** Waffles Cafe, 1501 N. 1st St.  
**TIME:** 8:30 AM  
**INFO:** Call Bob VanDyke at 509-452-8380

All retirees and wives from any Fire Department are welcomed and encouraged to attend!

### ABERDEEN/HOQUIAM

**WHEN:** 1st Monday of the month  
**WHERE:** Top Foods in Aberdeen  
**TIME:** 10 AM  
**INFO:** Don Hirschman  
360-533-4795

All are invited to join our get together!

### RFFOW MONTHLY MEETING

**WHEN:** 2nd Wednesday of the month  
**WHERE:** Ballard Elks, 6411 Seaview Avenue N.  
**TIME:** 11 AM  
**INFO:** President Dick Warbrouck  
425-775-9080  
mwarbrouck@comcast.net