

Retired Firefighters of Washington

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Richard C. Warbrouck
President

James A. Fossos
Vice President

June 2010

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



MEETING NOTICE: Next meeting will be Wednesday, September 8, at the Ballard Elks, 6411 Seaview Avenue NW, Seattle, at 11:00 am.

President's Message - By Richard C. Warbrouck



they begin the winter migration south.

We received a complaint or a suggestion from a member regarding the mailing of the Newsletter. He noted that he received his Newsletter two days before the May meeting date and felt that it served as a rather short reminder of the meeting. I agree, but if it arrived ten days early it would most likely find its way to the recycle bin and the recipient would forget about the meeting date ten days in the future. We want to send the Newsletter out toward the end of the current month so the articles or notices will be current at the meeting date. We deliver the Newsletter to the printer at a minimum of two weeks before the next meeting in anticipation that it will arrive as addressed about five days before the meeting. The problem is that it is not sent by priority mail and it can be held in a postal station based on priority. Some zip codes do in fact receive the Newsletter five days prior to the next meeting but some PO stations, depending on workload, hold it awhile before scheduling it for delivery. If this is a problem we can begin the process three weeks prior to the meeting date. Please let us know if you continue to receive your Newsletter (meeting notice) two days before the meeting. I will bring this problem to the post office in the Zip code where we are hav-

ing a problem and ask for their assistance. I would suggest that you take the wall calendar and make a notation three or four days before the second Wednesday of the month indicating that we will have our meeting on the second Wednesday at 11:00 am on the second floor of the Ballard Elks. There is plenty of parking and elevator service to the second floor. Some have suggested that we have a luncheon at 1:00 after our meeting. Let us know if you would like a luncheon as a social activity, maybe after every other meeting.

With the November elections on the horizon, we are now in the political season. We are receiving requests from everyone, incumbents, serious candidates, and from not so serious candidates requesting campaign donations. We try to direct our donations to those who are sympathetic to the needs of the active and retired firefighters. We do make donations to incumbents and candidates of both parties. Due to our limited funds we try to direct our donations to those who have assisted us with legislation in the past, or to those who serve on a pension committee or who are generally interested in health or pension issues. We look very favorably at legislative committee chairpersons and committee members who are on committees that usually deal with health and retirement legislation. If you have a personal relationship with a legislator or candidate whom you feel is deserving of our support, please let us know. We really don't want to make donations to individuals only because they represent one of the two parties as we need relationships on both sides of the issue.

Please call Social Security 1-800-772-1231 if you need a new Medicare card or want to change your address. You can also

sign up for Medicare Part A and Part B and also ask any questions regarding Social Security.

For assistance with Medicare issues call the Medicare Help Line at 1-800-633-4227. You can get Medicare information, request books and pamphlets and get an answer to any question you may have regarding your Medicare coverage.

I have been advised that the IAFF is now offering a dental insurance plan. I don't know if retirees are eligible or not. I will contact the IAFF and will try to persuade them to allow retirees to join if we are not already eligible. The following is a brief description of the coverage. This is not an endorsement by the RFFOW, only for your information:

Protect-A-Dent Indemnity Dental Plans

The indemnity plans allow each member the flexibility to use their dental provider of choice... there are no networks or referrals required. To help you avoid unexpected expenses, each participating member will receive a listing of the reimbursement levels for all covered services. The member knows how much the plan will pay even before they receive care, which helps them become better-educated consumers.

The Select Plan pays a lower reimbursement for Level II Basic Services. The Premier plan pays higher reimbursement for Level II Basis Services and also includes orthodontics coverage. You choose the plan with the benefits and reimbursement levels that best fit your needs and budget. To apply, call toll free 866-423-3757. It's that easy! This plan is available in all states.

MONTHLY RATES: Rates do not include a \$2.00 per month administrative fee

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President's Message - Continued From Page 1

SELECT PREMIER

Individual	\$23.90	\$28.10
Parent/Child(ren)	\$44.70	\$56.90
Husband/Wife	\$47.80	\$56.10
Family	\$78.10	\$96.20

For more information call 1-866-423-3757 or go to the website: www.iaff-fc.com/insurance-dentalplans.aspx

I still receive questions regarding funeral reimbursement. There are no funeral expenses in RCW 41.26 the LEOFF Law. RCW 41.18, the Prior Act has a \$500.00 funeral expense to be paid by the local pension board.

Don't be confused if you hear state retirees of other state plans, PERS, TERS, SERS, etc, talk about a COLA increase in July. This is when the other state retirement systems pay the annual COLA. The LEOFF system pays a full cost of living increase in April. You are only eligible for the April COLA if you have been retired for one full year as of April 1, 2010. This COLA is an automatic annual increase that is calculated according to the percentage change in the Consumer Price Index over the past year. The CPI increase is computed by the Federal Government Bureau of Labor Statistics, not by the State Actuary or the Legislature. If you have any questions on your COLA increase, call 1-800-547-6657. Under the Prior Act Cost of Living increases are paid in July of each year by the local pension board.

I received a question regarding the minimum two percent COLA in RCW 41.18.104, the Prior Act. You may have thought that if you received less than two percent, you were shorted. Not all retirees with benefits under the Prior Act are eligible for the two percent minimum COLA.

RCW 41.18.104: Retirement for ser-

vice

This gives the retiree two percent per year of service credit of the salary now or hereafter attached to the rank and status held by the firefighter at the date of his or her retirement. Upon death of the firefighter his or her spouse will receive the same amount he or she would have received had the firefighter lived.

RCW 41.18.060: Payment for disability in line of duty retirement

Pension is attached to the salary now or hereafter attached to the rank or position held at the time of retirement. Upon the member's death, the cost of living increase for the surviving spouse is outlined in RCW 41.18.100 and 41.18.104.

RCW 41.18.080: Disablement not in the line of duty

He or she will receive fifty percent of salary. Upon his or her death the surviving spouse will receive one third of the deceased member's pension, (The Cost of Living Adjustment is covered in RCW 41.18.104).

RCW 41.18.100: Payment on death in line of duty or while retired on account of service connected disability

If killed in the line of duty the surviving spouse would receive fifty percent of his or her salary. If the firefighter dies when on a service connected disability, the surviving spouse will receive a pension equal to the amount the firefighter was receiving at the time of his or her death. The Cost of Living Adjustment is outlined in RCW 41.18.104

RCW 41.18.104: Annual Cost of Living Adjustment

For those retirees or surviving spouses who are not receiving a pension based on the current salary of the position the member held

at the time of retirement: It states that a Cost of Living increase will be effective July 1 of each year and regardless of the change in the Consumer Price Index, such increase shall be a minimum of two percent for each year such adjustment is made.

If you notice in the second paragraph in RCW 41.18.104, it clearly states "The increased benefits authorized by this section shall not affect any benefits payable under the provisions of Chapter 41.18 RCW in which the benefit payment is attached to a current salary of the rank held at the time of retirement." The minimum two percent COLA is for those who are receiving a pension not attached to the current salary of the position the member held at the time of retirement.

I was recently asked by a LEOFF 1 Coalition board member if all the state's pension plans except LEOFF 1 received military credit for prior military service. The answer is no. I believe the question was in reference to HB 2196 passed this session. Back in the 1990's a bill was passed to allow former LEOFF 1 members to transfer their prior LEOFF 1 service credit to one of the state's other pension plans of which they are now members of. At that time the transferred LEOFF 1 service credit could not be used to gain a military service credit. HB 2196 now allows that transferred LEOFF 1 service credit to be used to qualify for the military service credit in PERS. PERS has a military benefit that allows a member with twenty-five years of service credit to gain additional service credit for any military time regardless of when served, prior military service or interrupted service, (military service while employed by the State of Washington).



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Pension Report

BY RAY SANDERSON

As you are well aware, the current recession and the resulting fiscal difficulties faced by state and local governments have brought a renewed interest in the compensation of public workforces—pay, pensions, and other benefits.

There is a new study released April 28, 2010 showing that employees of state and local government earn an average of 11% and 12% less, respectively, than comparable private sector employees. This is an analysis spanning two decades showing the pay gap between public and private sector employees has widened in recent years.

These findings are contained in the new report, “Out of Balance? Comparing Public and Private Sector Compensation Over 20 Years,” commissioned by the Center for State and Local Government Excellence (Center) and the National Institute on Retirement Security (NIRS). The study provides an original analysis of data from the U.S. Bureau of Labor Statistics.

Key findings of the study find:

- Jobs in the public sector typically require more education than private sector positions. Thus, state & local employees are twice as likely to hold a college degree or higher as compared to private sector employees. Only 23% of private sector employees have completed college as compared to about 48% in the public sector.

- Wages of state and local employees are lower than those for private sector employees with comparable earnings determinants such as education and work experience. State workers typically earn 11% less and local workers 12% less than private sector counterparts.

- During the last 15 years, the pay gap has grown. Earnings for state and local workers have generally declined relative to comparable private sector employees.

- The pattern of declining relative earnings remains true in most of the large states examined in the study, although there does exist some state-level variation.

- Benefits make up a slightly larger share of the cost of total compensation for the state & local sector. But even after accounting for the cost of retirement, healthcare, and other benefits, state and local employees still earn less total compensation than private sector counterparts. On average, total compensation is 6.8% lower for state employees and 7.4% lower for local employees than for

comparable private sector employees.

The study utilizes publicly available data from the Bureau of Labor Statistics and the “people” approach to account for the characteristics that help determine each worker’s earnings: education, training, experience, job location, occupation, etc. This enables a comparison of similar employees and isolates the effect of public or private sector employment on wages.

The differences in wages between each sector for the last several decades are analyzed.

The study also estimates the variation of these trends across some of the largest states – California, Florida, Illinois, Michigan, New York, Pennsylvania, and Texas. The study then analyzes the composition of the cost on nonwage benefits between the public and private sectors. The earnings comparability estimates are adjusted to include benefits in order to compare overall compensation across public and private sectors.

The study’s conclusions is state, local employees are compensated less than comparable private counterparts. If one holds the education and other characteristics the same, typical state and local workers earn an average of 11 percent and 12 percent less,

respectively, than comparable private sector workers.

Workers in the state and local sector get a slightly larger share of their compensation in benefits but it is not dramatically larger. When accounting for this difference, most of the estimates remain negative, suggesting lower total compensation in the state and local sector after accounting for worker characteristics.

The implications of study are as follows:

- Compensation of state and local employees is not excessive as compared to comparable private sector employees.
- This remains true when including benefits.
- The pattern of results over the last twenty years has generally been one of declining relative earnings of state and local workers compared to those in the private sector.
- This remains true in most of the states examined although there does exist some heterogeneity across states.

The full study can be viewed at either the Center for State and Local Government Excellence (<http://www.slge.org>) or the National Institute on Retirement Security (<http://www.nirsonline.org>) web sites. 🌟

A Picture Says 1,000 Words...



Can you name these two distinguished longtime members and former Directors of the RFFOW?

Fitness clubs offer discounts to retirees

Being physically active. It's the cornerstone of good health. "If there's one single thing – that one 'silver bullet' related to good health – it's physical activity," says Scott Pritchard, Director of Washington Wellness.

Washington Wellness offers many resources that encourage the state's employees, retirees and their families to maintain good health. One of these resources is the Fitness Club Discount Program. To date, more than 125 fitness clubs around the state have signed on to offer you discounts and other services.

Health officials have long known that lifestyle choices play a greater than 50 percent role in determining health. Other factors such as genetics, environment and health care together make up the remaining health determinant factors.

But the biggest factors are lifestyle choices. "As you age, if you stay physically active, you're more likely to be happy and healthy," Scott says. "And those who stay active also have far fewer falls than those who do not.

Light weight training will build or

maintain muscle at all ages, and is essential for health and weight control. Plus, it's enjoyable." Scott encourages retirees who want to get, or stay, physically fit to find a club that is convenient and one where they can meet others with similar interests. "Many people find that making physical activity a social event makes it more likely to happen on a regular basis," he says.

Another tip is to look for a club that offers reduced rates during traditional work hours. Some offer discounts for those using the club between 10:00 a.m. and 2:00 p.m. Monday through Friday.

The Washington Wellness Web site features a list of fitness clubs around the state along with the services and discounts they offer.

Other clubs are welcome to join. "If the club you currently belong to is not on our list," Scott says, "we have a form on our Web site that will allow them to participate."

For more information, visit the Washington Wellness Web site at www.washingtonwellness.gov.

You Helped Me

BY MONICA BLUM
EXECUTIVE ASSISTANT

Thanks to all of you who sent in your dues payment for 2010. For those of you who still owe dues, you will have the word "LAST" on your mailing label. This will be your last newsletter unless dues are paid.

As many of you reminded me, I neglected to write in my last article what the dues were! Dues for 2010 are \$45. Most members include a voluntary PAC donation of \$3 for a total of \$48. Checks can be sent to RFFOW, 9134 - 207th Place SW, Edmonds, WA 98026-6659.

I would also like to thank all of you who called with information about those members with whom we lost contact. I especially loved the calls from the "lost" members telling me they found themselves! Thanks to your help, all addresses were found.

With regards to the website, I have yet to start updating the site. My hope is to do that in June, since there will be no newsletter until August. Please check www.rffow.org mid-June for an updated website.

Some members cannot get into the password protected part of the website. With the new website, we are unsure if we will even have a password protected part. If we do, new passwords will be given to all members. Right now, the information is not updated, so don't worry about logging in to the password protected site.

If you have any questions or concerns, call or email me at 206-286-9167 or monica@octheater.com. I'm here for you!

Reminder:

There will be no July Newsletter and no Membership Meeting until September 8. Happy Summer!

It's not too late to send in your dues!

2010 Dues: \$45 Voluntary PAC Donation: \$3

Mail to: RFFOW, 9134 - 207th Place SW, Edmonds, WA 98026

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:

Walter Griffith	Dale McLaughlin	Donald Hinson	Leonard Leach	Mona Landers
Evelyn Ferguson	Gary Britton	Jim McGough	Charles Wright	Frank Dizard (\$100!)

Thank you to all the members who make their contributions through their payroll deductions (each month their will be a partial list):

Michael Dailey	John E. Dale	Quentin D. Darby	Jerry T. Davis	Marie Davis	Mary Louise Davis
Edward C. Dawson	Jack C. Day	Dailene Dean	William R. Dean	Edward R. Deiner	Robert F. Denk
William T. Denzel	Yvonne Dezarn	Linus Dillenburg	Cheryll Dillon	James H. Dixon	Frank G. Dizard
Daniel Doles	Rodney Donelan	Larry Donnelly	William Donohoe, Jr.	Adam Donway	Miriam Dooley
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	Ronald K. Fox	Ted Hale Froderberg	Cecil Frum	Merv Frye	

What Does Health Care Reform Mean for Fire Fighters?

FROM THE IAFF WEBSITE
WWW.IAFF.ORG

On Tuesday, March 23, after decades of debate and months of back-and-forth in Congress, President Obama signed historic health insurance reform legislation into law. So, the big question is: What does health care reform mean for fire fighters? At its core, this law is about two things: covering 32 million uninsured Americans and preserving the insurance you already have and fight hard to protect. Here is what the new law will mean for you and your family:

1. Does the new law tax my health care benefits?

- The new law will not impose an “excise tax” on health care benefits until 2018, and even then it will apply only to the most expensive plans. The IAFF fought hard to eliminate the tax, and ended up reducing its size by 85 percent, compared to the original Senate bill.

- The minimum threshold for triggering the tax in 2018 will be \$27,500 for family plans and \$10,200 for individual plans. Separate dental and vision plans are not counted toward the thresholds.

- Adjustments for plans that cover high-risk workers like fire fighters and other high-risk occupations raise the thresholds to \$30,950 for families and \$11,850 for individuals. The law creates other adjustments for unusually high premium rate increases and plans in high-cost states. The IAFF will work to ensure that fire fighters can take advantage of these added adjustments.

- These amounts are indexed at the Consumer Price Index (CPI) +1 percentage point from 2018 to 2019 and at CPI beginning in 2020.

- We have conducted extensive surveys of affiliates across the country and among our largest affiliates and have not identified a single affiliate that will be hit by the tax. But to be clear, the tax is assessed on insurance companies on the cost of the health plan that exceeds the threshold. There is no direct tax on the individual.

2. What does the law do to the health care coverage I have now?

- You will not lose the benefits that you have protected through real sacrifices in wages and other benefits over the years. Nothing in the reform law forces any changes to the benefits you have now.

- You keep the doctor you have. Reform

will not interfere with your choice of a doctor.

3. Will it bring down my premiums and give us some relief when we negotiate health care at the bargaining table?

- Bringing down costs is one of the principal drivers of this new law. According to the non-partisan Congressional Budget Office (CBO), premiums should at least stabilize in the next few years.

- Premiums should come down over the long-term through reducing insurance company administrative costs, increasing competition and insuring 94 percent of all Americans.

- You have seen your premiums double over the last 10 years, increasing 3-times faster than wages. You have made the hard choices to protect your health care benefits. The status quo is unsustainable for you and your employer.

4. How does health care reform affect my family now?

- Your son or daughter can stay on your health plan until their 26th birthday.

- Insurance companies are banned from dropping you when you get sick.

- Insurance companies must cover the full cost of preventive care, including annual physicals and children’s immunizations.

- Insurance companies cannot deny coverage to children based on preexisting conditions. By 2014, no one can be denied insurance coverage based on a pre-existing condition.

- Insurance companies cannot set lifetime limits on benefits and the new law regulates any annual limits that insurance companies may set.

5. What about emergency care and ambulance reimbursements?

- Hospitals and emergency rooms are overburdened meeting the basic health care needs of the uninsured. Covering 94 percent of all Americans will give much-needed relief to fire departments and emergency rooms, but the bill will not put reimbursements to fire departments in jeopardy.

6. Does the bill do anything to promote wellness programs?

- Promoting and subsidizing preventive care and wellness is a centerpiece of the new law. The IAFF continues to review the law to determine which grant programs will support wellness programs in the public sector. The IAFF’s Wellness Fitness Ini-

tiative far exceeds new criteria for qualified wellness programs under the new law.

7. Does this new law increase the federal debt and deficit?

- The new law is fully paid for, according to non-partisan budget estimates. These reforms are projected to shrink the deficit, not grow it.

- The new revenues come from increasing the Medicare tax on high-wage earners (\$200,000, individuals; \$250,000, families), squeezing savings from wasteful spending in Medicare, and slapping new fees on health insurance companies, drug companies and employers that refuse to offer coverage to their employees.

8. How does reform help retired fire fighters?

- Through the end of 2013 the law creates a \$5 billion temporary reinsurance program to reimburse employer health plans for 80 percent of early retiree (ages 55-64) health claims that cost more than \$15,000 but less than \$90,000.

- If you’re on Medicare and fall into the “doughnut hole” in prescription drug coverage, this year you will receive a \$250 check to help cover your medical expenses. Next year, you will get a 50 percent discount on brand-name drugs and in 2020 the coverage gap will close for good.

- If you’re uninsured and can’t get coverage because of a pre-existing condition, this year you can buy insurance from the government until 2014 at a cost of less than \$5,950 for individuals and \$11,000 for families. In 2014 you may be eligible for coverage through a state-run exchange.

- Medicare will deliver health care to senior citizens more efficiently. The law cuts wasteful spending and insurance company subsidies in the Medicare program to extend its solvency by nine years.

The IAFF continues to review the law and will provide tools to our affiliates in the coming months to help our members utilize what it has to offer.

After a long legislative battle, historic health care reform is the law of the land. But, it does not end the IAFF’s commitment to protect and defend our members’ health care benefits. As the new law is implemented over the next few years, the IAFF will do everything in its power to make certain that this new law works for fire fighters.



Seattle Retired Firefighters Travel Club

FROM PRESIDENT JOHN CHURCH: Attention Members: If we don't start getting a better attendance at our monthly meetings, we'll have to look at terminating the Travel Club. We will hopefully have improved attendance at our Friday, May 14th and our Thursday, September 8th meetings. We cannot exist at our current lunch location with only 15 - 20 members attending each month. We are getting a real break in what we are paying for lunch, the use of the room plus the great service. We are currently having the same 15 - 20 members at each meeting. We are having a good time and great food but we are continuing to hang on by our fingernails. We currently have to call the members to try and get more people to attend. **IT IS TIME TO EITHER SHOW UP OR GIVE IT UP. SORRY BUT THESE ARE THE FACTS.** Yours truly, John

OUTINGS

Curlew Lake Trip 2010 – Black Beach Resort – June 10 – 14, 2010

This outing starts on May 31st with many of us going to Desert Aire for golf. Then on Wed., June 2nd, we go to Pateros for more golf. On June 4th we go to Omak and the Okanogan Days (Sat.) with parade and street fair. On June 6th we go to Sonora Point Resort on Lake Spectacle (must make your own reservations here at 509-223-3700) for fishing. On June 10th we go to Lake Curlew for more fishing & Prospector Days - activities with logging and mining events, parade, stock car races and bass feed and potluck on Saturday evening. We need 2 nights deposit for Lake Curlew of \$50. If you want on the water-

front, it is \$54. Join us anywhere along the way. For more info: Jim Sweeney: Home 360-638-2403 or Cell 360-536-5722

Long Beach Kite Flying - Wednesday, August 18 - Monday, August 23, 2010

John & Joan Church are the Wagon Masters for the 2010 Long Beach Kite Flying outing at Andersen's RV Park. Please contact the Churches at 360-424-3892 or jr.church@comcast.net, not the RV resort, to make your reservation. They need a check for \$36 made out to John Church, which is your 1st night's deposit. Include the following information: your type of rig, length, number of slideouts, number of days, when you plan to arrive and depart. Indicate any preference as to Park location, (N or S side). Mail your check to John Church, 3923 Montgomery Court, Mt. Vernon, WA 98274-8706. The earlier you make your reservation, the more likely you'll get your Park location preference. We currently have 26 RV full hookup sites reserved. All firefighters, relatives and friends are invited.

Please let Ken and Audrey Sharp know of any news you might have, good or bad – hopefully good news at kandasharp@comcast.net or (425) 673-0858. Also, we would like input regarding the SRFFTC luncheons and how we can get more people to come. Also, any outings we might go on.

The travel club is ailing and we need to make it healthier. How can we do it? If you have any ideas, please send them to us by phone or e-mail or better yet bring them to the luncheons.

Have you visited our Web site?

FROM WWW.DRS.WA.GOV

The DRS Web site offers a variety of information about the state's pension plans tailored specifically for retirees. From the home page at www.drs.wa.gov you can quickly find links that allow you to submit a change of address form, make a change in your direct deposit information and change your DCP distribution.

You can find current and past editions of this Retirement Outlook newsletter, and in the News and Announcements section you'll see the latest news about the state's pension plans.

If you haven't visited the site lately, have a look. You might be surprised at how much information is just a click away.

Online access to your account: Accessing your retirement account is quick, easy and secure through DRS' Defined Benefit Access. You can obtain a copy of your 1099-R tax form, track hours related to return-to-work (if applicable) and much more. You can visit Defined Benefit Access within the myDRS box on the DRS Web site home page at www.drs.wa.gov.

Forms and publications: Need to change an address or obtain a copy of the IRS W-4P form? You'll see these and other oftenued forms under Frequent Forms on the Retiree page. All other DRS forms and publications are readily available from the Retiree page.

Pension plan facts: We recently added a Pension Plan Facts document to the News and Announcements section of our Web site. Public pension plans have been in the news recently and this question and answer piece offers helpful information and history about Washington's plans. Here's a sample question from the Pension Plan Facts:

Is my retirement benefit safe?

Yes – your retirement benefit is safe and will be paid. Retirement benefits are funded over a long period of time and paying them is an obligation of the State. The value of the fund's investments went down during the economic turmoil of late 2008 and early 2009, but the markets began another upward turn toward the end of 2009. It's important to remember the cyclical nature of capital markets and not react too much to short-term events. Most pension plans are funded over the working lives of the members who will receive the benefits, which means the state invests the assets of the trust fund for long term results. The markets will go up and down many times during that period.



This year's Pioneer Square Fire Festival will be Saturday, July 10, 2010, from 11:00 am - 5:00 pm in Pioneer Square, Seattle.

The Last Resort Fire Department is looking for volunteers. If you would like to help, please call Galen Thomaier at 206-783-4474.

Check out the Last Resort Fire Department on the web at:

www.lastresortfd.org



In Memoriam



RICHARD ALLEN HUETTE: Retired Olympia firefighter Richard Allen Huette died April 20, 2010. He was 72.

PATRICIA LUCILLE BEAN: Patricia Lucille Bean, Age 83, passed away on May 1, 2010 in Burien. Please sign our guest book at www.Howden-Kennedy.com

NORMAN BENJAMIN CRIST: Norman Benjamin Crist of Bothell, Nov. 4, 1914 to April 9, 2010. Veteran. Norman,



Bremerton City Fireman for 20 years, was born on the family farm in Liberty, Ind., to Joseph and Cora Crist.

After graduating from high school, the handsome redhead joined the USMC (1935-1941). He lived aboard the USS Pensacola for 26 months and while stationed in Bremerton he married his beautiful bride, Margaret Zimmerman. They had 3 children: Bill, Ben, and Norma Jane. Norman and Margaret were lifelong members of First Christian Church and they started the first Muscular Dystrophy Chapter in Kitsap County.

After moving to Seattle in 1960, Norm sold fire trucks for 30 years and pioneered the sale of Pierce Fire Trucks in all western states and Alaska.

Norm was bright, charming, witty and very funny! He was an optimist, a hard worker, an inventor, and a self-proclaimed "ice cream-aholic." In later years, he loved to watch John Wayne movies and golf while enjoying ice cream, popcorn, and red vine candy, and holding his beloved cat, Charlie.

Norm died peacefully at home at 95 and is once again "Back Home In Indiana." Norm is survived by his loving family and by his best pal, Charlie.

Thank you to David Whitworth (caregiver), Dr. Tom Greene and Evergreen Hospice.

We love and miss you, Pops. See ya later Alligator...

Nite Nite Dad.

VERA LOU HATHAWAY: Vera Lou (Hallin) Hathaway - June 8, 1928 -May 9, 2010 Vera was born in Monroe, WA to Otto and Othelia Hallin. As a small child the family moved to Snoqualmie, WA. Vera graduated from Mt. Si High School in 1946. In 1948 she married Cleo K. Hathaway. Vera is survived by; daughter Gail (Douglas) Wickre and son-in-law Andrew Bender; 6 grandchildren: Philip Weiss, Daniel Weiss (Brenda), Elaine Collins (Brian), Joe Bender (Sara),

Laura Kuperstein (Chris), and Sarah Wickre; 2 great grandsons: Victor Weiss and Nicholas Collins, 2 nieces and 2 nephews. Vera was preceded in death by her husband Cleo, her daughter Dorinda Lou (Weiss) Bender, son-in-law George Weiss and grandson Matthew Bender. Memorials suggested to ALS Association Evergreen Chapter- 19115 68th Avenue S #H-105 Kent, WA 98032 in honor of her daughter Dorinda Bender, or charity of your choice. Published in The Seattle Times on May 12, 2010.

WILLIAM FERDINAND BRANDT: William Ferdinand Brandt, 79 a long time Aberdeen resident, died Tuesday, April 27, 2010, at Grays Harbor Community Hospital. He worked for the Aberdeen Fire Dept. for 23 years and retired in 1981. He was proud of his years in the dept.

William was born February 28, 1931, in Wisconsin to William Diedrich and Bertha (Miller), Brandt. He was raised and attended schools in Wisconsin and Aberdeen. He worked in mills in Aberdeen before spending four years in the Navy in Korea.

In 1958, he married Elna Branford. She survives him at the family home. He was a very private person and spent much time mowing lawns and cutting wood for neighbors, also repairing lawnmowers for friends.

In addition to his wife, survivors include a son, Wayne Brandt, one daughter, Lesa Trene Brandt of Aberdeen, three sisters, Elizabeth Williams, Venola Werb both of Aberdeen and Persis Phernetton of Westport, also many nieces and nephews.

To sign the online book of memories or to light a memorial candle please visit (www.harrisonfamilymortuary.com), arrangements are entrusted to Harrison Family Mortuary of Aberdeen.

LOREN KELLEY: Retired Seattle Battalion Chief Loren Kelley passed away on May 21, 2010 in Yuma Arizona. Loren retired from B6 in 1986. Services are being planned in Seattle at a later date.

CARL GRIFFITH: Retired Lt. Carl Griffith passed away on 5/15/2010. He retired from the SFD on July 3, 1979. No information on services at this time.

HAROLD POLANDER: Retired Seattle Fire Captain Harold Polander Passed away on May 25, 2010. Harold retired in 1969. Graveside services will be on June 3, 1:00 pm at Evergreen Washelli 11111 Aurora Ave No. Seattle

Open House

The Seattle Fire Department will be celebrating the 100-year anniversary of Engine 25 with an open house at Fire Station 25, 1300 East Pine on Sunday, June 13 from 12:00 p.m. to 4:00 p.m. We would like to invite all current and retired Seattle Firefighters to stop by, with a special invitation to Fire Station 25 Captains. The Seattle Firefighter Pipes and Drums will play and there will be a display of antique fire rigs and memorabilia provided by the Last Resort Fire Department. For more information, call the Seattle Fire Department Public Information Office at 206-386-1463.

New Members

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

Douglas Kelly

Seattle Fire Department

Dale Hensley

Aberdeen Fire Department

Richard Clemens

Seattle Fire Department

Don Tresness

Tacoma Fire Department

Ted Fehr

Tukwila Fire Department

Memorial Request

The family of James Q. King, former President of the RFFOW and Assistant Chief of the Seattle Fire Department, would like to schedule a memorial for Jim in Seattle. They want to spread his ashes over Puget Sound and are in need of the help of someone with a boat that can accommodate at least eight people. If you know of someone who may be able to assist please call President Dick Warbrouck at (425) 775-9080 or (206) 406-9823.

Classifieds

FOR SALE: Toyota Sienna LE, FWD, 5-door Minivan (converted for handicap accessibility) Mileage: 11,175. Year/Model: 2005/5338C. Color: Desert Sand Mica. Condition: Like New!! Original paperwork; Single owner; Garaged. Asking \$ 34,950. the video in this link (www.handicapaid.net/video26) shows exactly how this van looks and operates. Call Ann at (206)-364-0714.

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

SEPTEMBER MEETING NOTICE:

Wednesday, September 8
Ballard Elks, 6411 Seaview Avenue NW
11:00 am

Meeting Notices in YOUR Area

BELLINGHAM

WHEN: 2nd Friday of the month
WHERE: Squaticum 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