

Retired Firefighters of Washington

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Richard C. Warbrouck
President

James A. Fossos
Vice President

September 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



I reported in the August Newsletter that the September Newsletter would be a special edition and would be mailed to all LEOFF I and LEOFF II retired firefighters who are receiving a check

from the Washington State Department of Retirement Systems. We still intend to do this but due to vacation schedules and other logistical problems (i.e. mailing through the Department of Retirement Systems), has forced us to postpone the mailing of this special edition until October. We have asked state agency directors to submit articles and were advised that their schedules were too cramped to meet the deadline for the September Newsletter.

This special mailing will be time consuming and expensive. This will be the first time that any information has been sent to all fire service retirees by a retired group. The only other information that is sent to all retirees is the Department of Retirement Systems Newsletter. We attempt to keep our members informed through our regular monthly Newsletter so you may read something in the October special Newsletter that has previously appeared in a regular monthly Newsletter.

Occasionally we receive a phone call from a retired firefighter or a spouse of a deceased firefighter who has a question or a problem. We always try to help without first checking the membership roster to see if the caller is a member. We often hear from a

caller or from someone who is submitting an application that they have not previously been aware that we even existed.

By sending the October Newsletter to all fire service retirees, they will know that we exist, learn about our organization and may want to become a member or at a minimum know whom to call with a question or when in need of help. You as a retired firefighter may feel that you will never need our assistance but keep in mind that upon your death or if you become incapacitated your spouse or children may need some assistance. If nothing else your membership gives us strength and the ability to speak out in your behalf, to defend your benefits and to help those individuals who may not be as fortunate as you and in need of our help.

In 1999 when the State tried to transfer some of the LEOFF I pension fund assets to the General Fund, all the various police and fire retiree organizations got together to discuss the situation. One of the first things we discovered after tallying up the total membership of all the organizations was there are a lot of retired LEOFF I members who do not belong to any group or organization. We felt they needed information and would maybe want to make a contribution, which many did, so we developed a plan and a way to reach out to them. Unfortunately, today there are still many who are not part of or a member of an organized group and only receive information by word of mouth and hear the constant threat that "The State is after our Pension Fund and please send a contribution."

We are currently trying to help a former LEOFF II member who suffered a brain

aneurysm, has had brain surgery, is taking strong medicines and is having seizures. He is not able to work and has been terminated or resigned from the fire department. He is not receiving Labor & Industries workers comp or Social Security disability. Fortunately he purchased a small disability insurance policy which is now his only source of income. The policy provides a fixed payment with no cost of living increase. He has been off work for quite some time so you can imagine what has happened to his purchasing power. He is now helping in a service center and is receiving one hot meal a day. The experts are telling us that brain aneurysms are not caused or aggravated by employment. They have explained that: An aneurysm is an abnormal widening or ballooning of a portion of a blood vessel. A cerebral aneurysm refers to a blood vessel within your brain that weakens over time and undergoes such widening. This usually occurs at the junctions of the large arteries at the base of your brain in an area called the Circle of Willis. As the blood vessel weakens, it begins to bulge out like a balloon. Often, as an aneurysm develops it forms a neck with an associated dome, or balloon like structure. The larger the balloon becomes, the greater the risk it may burst. You would then bleed into your brain.

If you have any information or personal experience with brain aneurysms please give me a call, 206-406-9823.

As previously reported, the IAFF has notified us that the members of the RFFOW are eligible to join the IAFF's Protect-Dent Indemnity Dental Plan.

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President's Message - Continued From Page 1



Protect-A-Dent Indemnity Dental Plans

At the IAFF-FC, we have listened to our members and designed a dental plan you have been requesting. Our 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.

Our Select Plan pays lower reimbursement for Level II Basic Services. Our Premier Plan pays higher reimbursement for Level II Basic Services and also includes orthodontia 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!

Now available in all states.

MONTHLY RATES

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

	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

Frequently Asked Questions:

Who is a participating provider?

Participating members can choose the dental provider of their choice.

How does the dentist get paid?

It depends on the policy of each dental office... the dentist will either file the claim on the member's behalf or have the member pay up front and then be reimbursed by TDN Administrative Services upon submission of the claim.

Will there be additional out-of-pocket expenses?

The dentist will be reimbursed based on the plan's selected schedule option. If the dentist's fee exceeds the reimbursement level, the dentist may charge the member for the additional amount.

Do participating members receive an ID card?

Each participating member will receive an ID card in the mail within 14 days after receipt of the application.

Where do participating members call with questions?

Call the IAFF-FC Insurance Division (administered by S. F. & C. Insurance) toll free at 866-423-3757.

The website for the IAFF Dental Plan is www.iaff-fc.com/insurance-dentalplans.aspx or you can call toll free at 1-866-423-3757 to request additional information and a packet.

Be sure to tell them that you are a retired, WA State Firefighter and a member of the RFFOW. You should request information on both plans, the Select Plan and the Premier Plan.

Those of you who have a dental benefit approved by your pension board may be able to use the dollar amount of that benefit to off-set the dental insurance premiums. Also, if you are reimbursed by the pension board for a certain level of dental care, you should not tell the dentist that you have insurance or reimbursement; just explain that you will pay cash, ask for a senior citizen discount and forward the receipt to the board for reimbursement.

The Washington State Council of Firefighters (WSCFF) 71st Annual State Convention was held June 22, 2010 in Marysville, WA.

WSCFF President Kelly Fox called the 71st Annual Convention to order on Tuesday, June 22, 2010, at the Tulalip Resort and Casino. IAFF General President Harold Schaitberger addressed the delegation stressing the importance of political action and educating the general membership on how being involved and supporting politicians who support firefighters improves the fire service and the prospects for IAFF members. General President Schaitberger then introduced newly appointed IAFF General Secretary-Treasurer Tommy H. Miller, who gave a brief account of his past accomplishments and his hopes for the future of the IAFF. The last order of business on the first day was the announcement that, by acclamation, Kelly Fox was re-elected to serve as WSCFF President.

President Fox is deserving of his re-election. He has developed an outstanding legislative program. The council now has three lobbyists in Olympia who are in constant contact with the various agencies and individual legislators. They have been successful in passing several major bills to improve the health, safety and retirement for fire service employees.



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Published once a month by the Retired Firefighters of Washington: 9134 207th Pl SW, Edmonds, WA 98026-6659 Phone: (425) 775-9080, FAX: (425) 776-7939, website: www.rffow.org All articles and Classifieds need to be received by the 15th of the month. Classifieds are for personal property of members only - not personal business. The Retired Firefighters of Washington reserves the right to reject or cancel any classified. For any questions, please contact Monica Blum (contact information below).

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Pension Report

BY RAY SANDERSON

The Cypen & Cypen newsletter for July 29, 2010 has an interesting article titled; *"How the Social Security Squeeze can be Solved."* (www.cypen.com/pubs/07-10/2010jul29.htm).

The footsteps of an aging America are hard to ignore, especially with daily alarms ringing over the federal government's debt and deficit. Businessweek.com says the leading edge of the baby boom generation is reaching its retirement years and at the core of the long-term fiscal challenge lays the three main entitlement programs, Social Security, Medicare and Medicaid. Spending on entitlements is growing faster than the economy and revenues. There is a fiscal carve-out maneuver that would greatly ease the deficit-and-debt reduction task.

Most commentary assumes that socialsecuritymedicaremedicaid is one word. Yes, they are all entitlement programs, yet the bulk of the long-term budget pressure comes from higher health-care spending. For instance, the benchmark 75-year projection of the Social Security Trustees guesstimates the cost of Medicare alone to swell to 11.4 percent of gross domestic product in 2083 -- 94 percent larger than Social Security's cost.

In fact, there is no Social Security crisis. The system is not broke. There is financial trouble down the road, but it is manageable. Yet, the title of the House Ways & Means subcommittee on Social Security hearing on July 15, 2010 got to the essence of the matter: Social Security at 75 Years—More Necessary Now Than Ever. So, separate Social Security from the rest of the entitlement fight, and deal with it on its own merits.

For one thing, it is important to remember that economic growth alone cannot solve the long-term budget deficit and debt overhang, but a healthy economy will address at least some, if not all, of the projected Social Security shortfall. For instance, a critical assumption in the long-term projection of Social Security shortfall is based on average annual productivity growth of 1.7 percent after 2018.

The far more optimistic long-term scenario has productivity growth averaging 2.0 percent after 2019 and, with increased productivity boosting wages; the shortfall is put off well into the future. (The low-cost scenario assumes a number of other economic factors such as higher immigration than the

baseline intermediate scenario forecast, but productivity growth is critical to the outlook.)


To be sure, rising wages pump up benefits as well as revenues over time. And while economists know that boosting productivity involves a mix of improving education and worker skill, investing in knowledge and innovation, encouraging entrepreneurship and a sound infrastructure, there is a great deal of uncertainty surrounding impact of the policy mix, let alone the timing.

Thus, prudence dictates shoring up fiscal soundness of the system through a modest mix of changes, such as rising the retirement age and doubling the cap on annual wages subject to the payroll tax. (The Congressional Budget Office offers a list of options in its July 2010 report, at www.cbo.gov/ftpdocs/115xx/doc11580/07-01-SSOptions_forWeb.pdf.)

But, instead of just keeping the system afloat, why not take the opportunity to make it better? The U.S. population is aging and it's well-known that Americans have not been saving enough for their old age. One way to bolster retirement savings is to add to the Social Security system a program of voluntary additional contributions.

The money could be invested in a limited menu of low-cost, broad-based options

reminiscent of the federal government's Thrift Savings Plan.

Even more intriguing is the idea of a mandatory savings program, but that kind of bold idea is not on the table. Nevertheless, it does show the range of solutions in the marketplace that will make the woes of Social Security far easier to address than those of its entitlement cousins. 

Just for Kicks:


Is There Baseball in Heaven?

Two old men had been best friends for years, and they both live to their early 90's, when one of them suddenly falls deathly ill. His friend comes to visit him on his deathbed, and they're reminiscing about their long friendship, when the dying man's friend asks, "Listen, when you die, do me a favor. I want to know if there's baseball in heaven."

The dying man said, "We've been friends for years, this I'll do for you." And then he dies.

A couple of days later, his surviving friend is sleeping when he hears his friend's voice. The voice says, "I've got some good news and some bad news. The good news is that there's baseball in heaven."

"What's the bad news?"

"You're pitching on Wednesday." 

A Picture Says 1,000 Words...



Do you know who these two men are?

Answer for August Newsletter (shown below): Two longtime members and former RFFOW Directors Carlton Hansen (deceased, Seattle FD, on the left) and Otis Hay (retired, Tacoma FD (on the right).



Seattle's Grand Trunk Pacific Dock Burns on July 30, 1914

REPRINTED FROM WWW.HISTORYLINK.ORG
 SUBMITTED BY RAY SANDERSON

On July 30, 1914, the Grand Trunk Pacific dock, located on the Seattle waterfront at the foot of Marion Street, is destroyed in a huge fire of indeterminate cause. The structure, at the time the largest wooden pier on the West Coast, literally explodes into flames, most likely due to the air within the warehouse section reaching flash point from a smaller fire. Five persons are killed and 29 are injured, many of whom are firefighters.

Flash Over

At 3:40 p.m., wisps of black smoke were seen rising from the south side of the pier. Wharfinger C. B. Hicock was the first to sound the alarm, rushing towards the alarm box, crying "Fire!" as he ran.

Firefighters from nearby Engine House 5 quickly arrived from next door. When they entered the warehouse, no smoke was visible, but within minutes, thick smoke began billowing through the floorboards. One firefighter immediately ran to signal a first alarm fire signal, but suddenly a "flash over" occurred, where all contents of a fire reach ignition at the same time. The entire dock, and the surrounding air, burst into flame all at once.

The Grand Trunk dock was only four years old. Opened in 1910 as the largest wooden pier on the West Coast, the dock was built atop 5,000 creosote-soaked piles,

and constructed using 3,700,000 board feet of lumber. Within seconds, it became a burning maelstrom.

In the Line of Duty

By this time, the hose truck was well inside the building. It became immediately covered in flames, which ignited its 50-gallon gasoline tank, badly burning the firefighters beside it. Lieutenant J. W. Larson escaped outside to fight the fire from there. Patrick Cooper and John Stokes were trapped.

The two men, skin peeling off their arms, ran towards the stairs. Just as Stokes reached the second floor, the stairs collapsed beneath them. Stokes turned to help Cooper, but Cooper fell back into the blaze below. Stokes jumped through a window into the water. Cooper, his body shattered, somehow pulled himself outside and rolled into the bay.

Both men were picked up by rescue boats and taken to the hospital. Cooper died in agony three days later, and Stokes was never able to return to full duty as a fireman.

Trying to Escape

The upper story of the Grand Trunk dock contained business offices. Stenographers, accountants, and business owners madly searched for escape routes. Very few were able to run to the front of the build-

ing due to the fire's intensity. There was no alternative but to jump, or to shimmy down drainpipes.

Investor Frank Wheater was visiting with business agent W. B. Jackling when they heard the alarm. They had no sooner reached the hallway when the smoke became too thick to pass. Returning to the office, Jackling urged Wheater to jump into the water, but Wheater felt he could not leap the 15 feet needed to clear the dock.

Another man, believed to be John Dougal, entered the room, but cried out that he could not swim and disappeared back into the smoke. Jackling again urged his friend to jump, but Wheater could not. By this time, flames were gouting out from the floor below. Jackling had no alternative but to save his own life. He leapt through the flames, burning his face and arms, but clearing the dock. Wheater and Dougal perished inside.

Inside the warehouse, truck driver Harold Harvey and day watchman Orrin Linn helped in the firefighting efforts by grabbing a hose to douse the flames. When reached by firefighters, they were told to escape. Either they did not hear or did not heed, and continued to persevere. This was the last that anyone saw either of them alive.

Participants and Spectators

By this time, a general alarm had been called, and fire crews came rushing in

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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:

Walt Griffith Leonard Leach

Anonymous donation of \$100 (In memory of Ralph Fies, who passed on 11/16/05)

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

John Hadfield	Edward Haefliger	Leonard Halbert	Donald Hamilton
Bob Hansen	David Hansen	Robert W.Hansen	Douglas Hanson
James Hanson	William Hargett	James Harrington	Claude Harris
Virginia R. Harris	Dennis E. Harwood	Cleo Hathaway	Gerald Haughian
Gunther Hausmann	Otis Hay	Thomas Hazelwood	James Haynes
Donald Henley	Bob Hazelbrook, Sr.	Robert Hazelbrook, Jr.	Max Hayes
Joseph Healy	James Heikel	Constance Hayworth	Gary Helem

Really! Website Done!

BY MONICA BLUM
 EXECUTIVE ASSISTANT

I know, I know.... I told you last month that the website was done. But this time, I really mean it! Go to www.rffow.org and check it out yourself!

You can also download forms to become a member and to change your dues payment to payroll deduction. Dues for 2011 are due by January 1, 2011. Payroll deduction makes dues payment a snap.

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

Grand Trunk Dock Pacific Burns Down — continued from page 4

from around the city. Crews in Ballard and Beacon Hill were fighting small neighborhood fires, but every other engine house sent wagons racing to the waterfront. Engine Number 17, from the Latona district, flipped over when it got caught in some car tracks, but its crew escaped injury and sped on foot.

Fortunately the fireboat Duwamish was moored directly north of the dock and was immediately put in service. The boat was taken to the south side, but had to wait for the steamer Admiral Farragut to escape. Passengers were already on board as the boat pulled away, but their luggage lay burning on the pier. One woman cried bitterly for her pet dog, which was stranded in a carrier in the midst of flames.

On shore, hundreds lined the waterfront to watch the flames. Others worked the crowds picking pockets. Some looted nearby stores. Edward Standley, son of the proprietor of Ye Olde Curiosity Shop, fought souvenir hunters who took advantage of the situation to walk off with curios.

Mayor Hi Gill was in his office at City Hall when he heard news of the fire. Grabbing his hat and coat, he ran out the door. "I haven't seen a good fire for years," he said. But remembering his family, he stated, "Gee, I promised to let them know if ever there was a big fire downtown, so that they could see it. I guess I had better call them." And he did.

Water Bearers

Boats from around the Sound navigated towards the dock to assist, but many were turned away when the sides of the vessels began to blister. The fireboat Snoqualmie nearly caught fire itself, yet her crew continually shot 12 streams of water onto the burning dock.

The United States revenue cutter Unalga was credited with saving Colman Dock, which lay directly to the south of the Grand Trunk. The roof of the Colman caught fire from radiant heat, but the crew of the Unalga concentrated their efforts on saving the rest of the building, which they did. Colman Dock received heavy water damage, but it survived.

Forty minutes after the first signs of smoke, the tall tower on the end of the dock crashed into the bay. The remaining section of roof sagged, sending up more sparks.

Fireboats and Coast Guard vessels continued to drench the charred remains, and soon after the fire came under control. The dock was completely ruined.

The Damage Done

Besides the five men who died in the fire, 29 were injured, 10 of them firefighters. Some had broken bones caused by falling timbers, others were horribly burned. The body of Frank Wheater could only be identified by a bit of burnt mesh underwear seared into his flesh. The bodies of Harold Harvey, Orrin Linn, and John Dougal were never found.

The total damage to the Grand Trunk dock, and of the businesses therein, was estimated at \$413,020. The dock was rebuilt

soon after, and stood for almost 50 years. In 1964, it was demolished for the expansion of Colman Dock.

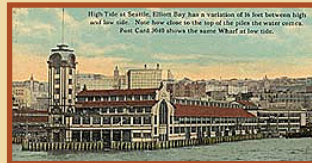
Sources:

"Fire Wipes Out Grand Trunk Pier" Seattle Post-Intelligencer, July 31, 1914, pp.1-3; "Victims Relate Tale of Alarm," Seattle Post-Intelligencer, July 31, 1914, p. 2; "Engine Wrecked on Run to Waterfront," Seattle Post-Intelligencer, July 31, 1914, p. 9; "Three Perish in Dock Fire, Fourth Man is Missing," Seattle Post-Intelligencer, August 1, 1914, p. 2; "Fireman Burned at Grand Trunk Wharf is Dead," Seattle Post-Intelligencer, August 3, 1914, p. 2; "Four Die in Fire; Losses Prove Heavy," The Seattle Times July 31, 1914, pp. 1, 3, 4. By Alan J. Stein, July 31, 2001

Grand Trunk dock in flames, July 30, 1914 (postcard)



Grand Trunk Dock, 1910s (postcard)



Steamer Flyer at the Grand Trunk dock, 1910 (Courtesy MOHAI)



Firefighters battle the Grand Trunk dock fire, July 30, 1914 (Courtesy MOHAI)



Grand Trunk dock fire, Seattle, July 30, 1914 (Postcard courtesy Tom Camfield)



Firefighters shooting water at the Grand Trunk fire, July 30, 1914 (Courtesy MOHAI)



Grand Trunk Pacific Dock fire, foot of Marion Street, Seattle, July 30, 1914 (Courtesy UW Special Collections)



Flames engulf Grand Trunk Pacific pier on July 30, 1914 (Courtesy Jim Faber)



Fireboat Duwamish with water cannons in operation, 1910s (Postcard)



Remains of the Grand Trunk dock fire, Seattle, August 1914 (Courtesy MOHAI)



L&I for LEOFF 2 Members

BY: DALE HENSLEY, RETIRED
ABERDEEN FIRE DEPARTMENT, LOCAL 2639

Hi Dick,

My name is Dale Hensley, retired from Aberdeen Fire Dept. Local 2639. I see in the recent news letter that you have been fighting some of the legislators about having LEOFF 2 members being taken care of by Labor and Industries. I agree with you 100%. I had the unfortunate situation of being injured in a structure fire and was involved with L&I. I originally was hurt on January 14th, 2002. I was one of only two firefighters who were inside of a well involved structure fire. My partner was ahead of me on a flight of stairs making our way to the second floor. Visibility was poor at best and the heat was tremendous. I was in a position to sort of make out the floor but unable to find the seat of the fire. We had very short hose and great difficulty getting any extension of the line. We were about to be caught in a flashover and I asked my partner to hand me the nozzle. When he did, the bale caught on something and all I could see for a brief second was the nozzle opening up. It knocked me back, filled my face mask with water to where I thought I was going to drown and I fell down the stairs on my back, breaking my helmet and landing in a frog leg type position at the bottom.

I knew I was hurt. I immediately went to the doctor and started progressive therapy. All the while I continued to try to work the best I could. Other IAFF members helped me with duties and shifts. My medical condition deteriorated and I was loosing the use of my right arm, and having pain the hip joints(I did not know the balls of my femurs were necrotic and dying. On March 26th 2003, my neurosurgeon said no more, you can not work.

L&I started to pay disability benefits which were a mess because the City of Aberdeen had never had a case like this. The Human Resource Director did not know what she was doing. L&I is set up to handle people who are injured and work an eight hour day, they did not know how to calculate my time because I was on a 24 hour shift with 48 hours off. I ended up with several surgeries including my neck fused with three vertebrae, both hips replaced, surgery on both wrists and left shoulder rebuilt. All paid for and accepted conditions with Labor and Industries.

I was unable to sit, walk, stand or do

anything physical for any length of time. L&I was paying disability payments and then they stopped.

You see, I had worked in law enforcement prior to becoming a Firefighter/Paramedic. The City of Aberdeen found a police service specialist position (secretary) and between the City of Aberdeen and Labor and Industries, they forced me to attempt to work that position in 2005. I was unable to do it.

I read an article in the Washington Professional Firefighters magazine by a very respectful attorney named Ron Meyers. Ron had family members that were IAFF members and had injuries and was extremely familiar with firefighter cases. At the time he was retired but he invited me to his home and we discussed the matter. Fortunately for me, he came out of retirement to help me.

It was a long drawn out process that fi-

This was a very discouraging position that the Department of Labor and Industries took in my case and essentially forced a settlement much less than what was due.

nally ended after 7 yrs. from the date of injury. It went to a Labor and Industries Judicial hearing and we prevailed without question getting a permanent total disability award.

I was exceptionally pleased with this outcome. Then Labor and Industries other shoe dropped. You can not receive temporary disability and a permanent total disability so I had to repay over \$50,000 back to L&I that I had received from being off work from 2003.

I would not have gotten anything if it wasn't for Ron Meyers except my \$534.00 LEOFF 2 retirement. I was denied social security benefits at the time as well. Ron fought every battle for me to get the total disability pension.

The only positive thing with Labor and Industries is that LEOFF 2 Members can sue their employer for negligence if that is the case.

The rest of Labor and Industries is set up for the 9 to 5 workers.

There needs to be something that can happen sooner for workers who are totally disabled.

Thank you,
Dale Hensley

o o o

Hi Dick,

Yesterday I sent you information what happened to me. It is still a very emotional situation when I go through it. I forgot a very important part.

You see, LEOFF 2 members can file a lawsuit against their employer for negligence. This is the only group that has that right.

No other workers have that opportunity. To finish the story, properly, my Attorney Ron Meyers filed a 2.2 million dollar claim to the City of Aberdeen for negligence. To my knowledge this is the first such claim in this situation. Of course the City denied the claim and then a lawsuit was filed. This went on for many years. Just prior to trial and during mediation, the Department of Labor and Industries informed my legal team that they were going to request subrogation of any award if we went to trial. The subrogation amount

was around at least a million dollars. That effectively meant that I would have had to receive

an amount by a jury well over the amount of the claim to get compensation and legal fee's covered. However, Labor and Industries said If I settled, they would not seek the subrogation. This was a very discouraging position that the Department of Labor and Industries took in my case and essentially forced a settlement much less than what was due.

Also, this was the first time they had been put in this position and it would have created case law for future firefighters and their claims.

Since the City was demanding a jury trial, for the benefit of other firefighters in the future, we did not want to gamble with a jury and create a case to hurt their claims. My attorney, Ron Meyers was given access to the legal information and resources from the IAFF, assistance from Kelly Fox and Brian Hurley as well as others from the Washington Association of Professional Firefighters and help from the Aberdeen Firefighters Local 2639.

Another firefighter from Seattle was permanently injured at the academy but did not fall under Labor and Industries. Apparently Seattle does their own. I am not real clear on that issue.

Thank you,
Dale Hensley



Selecting the Right Hospital for You

When you know a hospital stay is in your future, it's smart to do some research first

**BY: CAROLYN M. CLANCY, M.D., AHRQ
AARP BULLETIN, UPDATED JULY 23, 2010**

Doing a little homework before you choose a hospital can do more than give you peace of mind. Choosing a hospital that scores well on quality can make it easier — and safer — for a patient to recover from a serious event, like having heart surgery, or a more routine one, like having a baby.

As a physician, let me emphasize that if you need emergency hospital care, go to the closest hospital. But if you aren't facing an emergency, take time to do some research.

The good news is that there is a lot of information to help you make an educated choice about which hospital to use. But to get the most complete picture of the best hospital for your needs, it's helpful to check several resources. It's also a good idea to ask your doctor and your friends for their advice and why they prefer Hospital A over Hospital B.

To get an overall view of quality, you might start by reviewing hospital "report cards" that private groups produce. Hospital "grades" are based on different measures, and each group emphasizes some over others. For example, some grade hospitals on what doctors think of them, how many hospitals use computers to order drugs, and how well patients recover from different kinds of surgeries.

One downside to these report cards is that hospitals are not required to participate in them. This could mean there are no data about a specific hospital. Another problem is they often use data that are several years old. If you have already picked a hospital based on your insurance plan or your doctor's advice, you can find out more about its overall quality of care. You can also find out how well it compares with other hospitals in your area.

The federal government has a useful source of information on hospital quality. The Hospital Compare website (www.hospitalcompare.hhs.gov) lets you find out how well hospitals care for adult patients with certain conditions. The vast majority of hospitals — about 90 percent — report their data on quality of care. Even if you are not covered by Medicare, this information can help you compare the quality of care that hospitals provide.

My agency, the U.S. Agency for Health-care Research and Quality, developed the survey that asked patients about their hospital experiences. We also put together a checklist of questions that you can use to help you find a good hospital. These questions can also help you decide if you need more information. (AHRQ also has an interactive checklist of questions you may want to ask your doctor: www.ahrq.gov/questionsaretheanswer/questionBuilder.aspx#Q5).

The Joint Commission's Quality Check website (www.jointcommission.org/QualityCheck/06_about_qc.htm) also lets you search for information on any hospital in the United States. This is a national, nonprofit organization that "accredits" hospitals to make sure they fully comply with all of the group's quality standards. The Quality Check website can tell you whether a hospital is accredited and will identify hospitals that have not met quality standards.

Measuring hospital quality isn't a perfect science. But we have a lot of information today to help you make an educated decision. That's the best decision for your peace of mind — and for your health.

I'm Dr. Carolyn Clancy, and that's my advice on how to navigate the health care system.

Carolyn M. Clancy is a general internist and researcher, and the "Finding Your Way" columnist for AARP's Bulletin. As the director of the U.S. Agency for Health-care Research and Quality she is an expert about how consumers can engage in their health care.

New Members

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

Sue Miller (widow of James Miller)
Seattle Fire Department

Bobby G. Widmer (Mary, wife)
King County Fire Department

Classifieds

FOR SALE: Two plots at Azalea Garden at Floral Hills in Lynnwood, near the fountain. \$4,400 for both. Call Ken at 206-364-7436.

RE: LEOFF I Coalition

Some of you may receive a request from the LEOFF I Coalition for your current address and phone number. Reply at your discretion. We suggest that you not send a contribution as any costs to defend a member or the LEOFF I Retirement System will be paid by the RFFOW.

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. And you get news alerts that happen between newsletters!

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!

The Four Horsemen are Back... What a Great Ride!

BY DON HIRSCHMAN

We left on Tuesday morning, meeting in Olympia, (there was Bud, Murray, Gordy, and myself... The Four Horsemen). We then headed south, to the Blue Mountains in Central/Eastern Oregon, and had a couple things happen that were close to the show (*Wild Hogs*), but came out o.k. We then headed towards the Hells Canyon Dam — a great place. We had been near there a couple years ago. We took Highway 95 North to Lewiston, along the Salmon River at times, then headed West though back country (Bud picked out the route). We got to Ellensburg and enjoyed the pool. We then took the Canyon Road South to Selah, stopped, and had a last talk (I presented Gordy a Harley Shirt I had picked up in Russia, from the three of us for all the planning he put into this trip). We then went over White Pass (sure a lot of water in Rim Rock Lake on top of the pass), then headed home. We traveled 1,285 miles from my house and back. The show *Wild Hogs* came up, through the people we meet along our route. Can't wait till the next trip! Just wanted to share our fun.

Retired Firefighters of Washington

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

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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