



COUNCIL

RE*CONNECTION

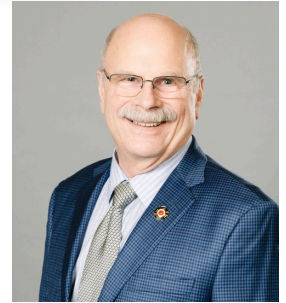
**Retirees Edition*

SEPTEMBER, 2025

WSCFF Retirees Association Newsletter

Serving Active Retirees of the Washington State Council of Fire Fighters

Message from Co-Chair Roy Orlando



I'm happy to share that the WSCFF Retirees Association (RA) is launching a newsletter to help keep you informed and connected. Each edition will include updates on topics that matter to RA members, important news, and details about upcoming events. We look forward to staying in touch and sharing what's ahead.

You might have heard about Senate Bill 5085, which proposes merging LEOFF Plan 1 with TRS Plan 1 and PERS Plan 1. Our legislative team worked hard to stop this bill during the 2025 session. Now the Select Committee on Pension Policy is reviewing the issue and will report back in January 2026. We'll keep you posted as things develop.

At the WSCFF 2025 Convention in June, the RA Board heard presentations on mental wellness, PEER support, and personal experiences seeking help. If you need assistance with PTSD, addiction, or personal problems please contact your Peer Support Team, your local, or an RA Board member for assistance. All requests for assistance will be confidential. More information will be shared as these resources are put in place.

As firefighters, we've always had each other's backs. That doesn't change when we hang up our gear. In retirement, it's just as important to stay alert and look out for one another, especially when it comes to scams. Seniors and retirees are often targeted by people trying to steal personal information like Social Security Numbers, bank account details, or passwords. These scams come by phone, email, text, or video calls. They might sound official, claiming to be from DRS, Social Security, or a bank, but real agencies don't reach out like that. If someone contacts you asking for personal information or pushing a financial offer that feels off, hang up. It's a scam. Staying aware and protecting each other is still part of the job.

Please help us spread the word about the WSCFF Retirees Association and encourage our non-active retirees to join us. We're building something valuable here, and the more who are involved, the stronger we are.

RA T-Shirts: Have You Gotten Yours? Union-Made in the USA | Free with Membership

These shirts are union-made in the USA and are included with your membership in the WSCFF Retirees Association (limited to one per member).

We follow a drop order process, meaning shirts are printed once enough orders are collected. This helps keep costs down while supporting union labor.

If you haven't requested your shirt yet, please email Laura@wscff.org or call 369.943.3030.

Thank you for your patience and continue support!

Maximize Your Benefits Under the New Social Security Law

If you think you're not eligible for Social Security, there's a good chance you're wrong. The Social Security Fairness Act of 2023 was signed into law on January 5, 2025. This Act repealed both the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP).



As a result, all six WSCFF board members are now either receiving a Social Security check for the first time or have had their benefit increased.

For those of you already receiving a benefit, your increase, along with a retro check, probably showed up without you having to lift a finger. In fact, I've heard several stories regarding auto-deposit increases going into bank accounts completely unexpectedly. HAPPY FREAKIN' BIRTHDAY, right?

Personally, I applied for Social Security for the first time about six months ago at age 62. I didn't wait to receive a larger monthly check because my benefit will increase under the Spousal Option once my wife files in a few years.

At that time, I will have a choice between continuing to receive my small Social Security benefit (from earnings when I was very young) or half of her benefit from a lifetime of work, whichever is more. In my particular situation, taking the check now was a no-brainer.

One of our board members didn't have 40 quarters vested in Social Security and had never filed for a benefit. Now, because of the Spousal Option, he's receiving over \$1,500 a month. Nice!

There are many different scenarios regarding one's work status, Social Security quarterly credit status, marital status, and so on. I couldn't begin to address them all in this article, not to mention that I have no expertise in this area. But I know we have several members eligible to receive benefits who aren't, simply because they haven't looked into it... and they need to.

Do you need to? Go online or visit your local Social Security office to find out if you're eligible for a benefit. Accountants and financial advisors are good resources regarding strategies to maximize your benefits.

Since I retired eight years ago, I've received two unexpected financial windfalls. One was a fat check because of the LEOFF 2 benefit enhancement (thank you, WSCFF and our lobbyists). The other is a significant lifetime benefit from Social Security (thank you, IAFF). I don't maintain my union membership in hopes of a monetary bonus... but I'll take it.

If you have questions about the Social Security Fairness Act, feel free to email me. I might not have the answer, but I can probably point you in the right direction.

Be well,
Steve Hostetter
shostetter@wavecable.com
WSCFF Retirees Association Board Member



Steve Hostetter proves that leadership knows how to reel in both strategy and bass.



The LEOFF Plan 2 Retirement Board (LEOFF Board) was created by the 2002 passage of Initiative I-790. The LEOFF Board provides invaluable resources to our members.

Tim Valencia is the Deputy Director. He has more than 30 years of experience in public pension policy and administration.

Tim is a key member of the Board, studying pension issues and advising the state legislature. He's dedicated to representing retirees and helping with their needs. Tim is happy to visit local retiree groups to talk and listen. Please contact Tim to come to your group. Reach out to the office for his phone number.

Then vs. Now: How Has Firefighting Changed?

Then: Training was often learned on the job, passed down from senior firefighters. Most rural departments had no formal academy training and few standardized tactics.

Now: New firefighters attend academies like Washington's state-run Fire Training Academy in North Bend (opened in 1984), which provides standardized, scenario-based instruction. Ongoing education includes incident command systems, hazardous materials response, wildland-urban interface firefighting, and EMS training.

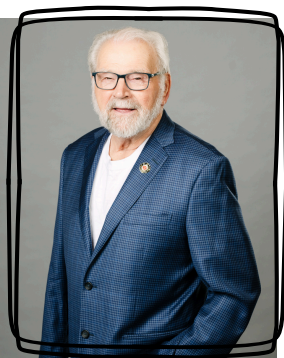
Then: Volunteer firefighters formed the backbone of many rural departments, staffing communities across Washington for decades,

Now: The volunteer force has declined sharply, from about 19,000 in 1984 to around 10,000 today. Currently, 80-85% of calls

statewide are medical in nature, reflecting how the fire service has expanded beyond fire suppression to include EMS, rescue, and community care.

Then: Awareness of long-term health impacts was minimal. Many firefighters didn't wear breathing protection and worked for years in contaminated gear. Cancer and mental health risks were unacknowledged.

Now: Cancer prevention, behavioral health, and physical fitness are key parts of the profession. Decontamination routines, annual physicals, and peer support teams are becoming standard statewide.



"Back in my day, we had to bail out of an open cab in the pouring rain, haul our gear, and hope our turnout coat didn't melt. Today's crews are sharper, safer, and have better gear, but the brotherhood and bravery are the same."

- George Orr, Local 876 Retired Active and member of RA Advisory Board

Where Are They Now?

Preserving our Legacy: Share Your Story

The WSCFF Retirees Association is strong because of the hard work and experiences of those who came before us. By sharing your stories, we're creating a living history that honors your contributions and helps future members feel connected and united.

Doug Baier, (center) one of the very first members of the WSCFF Retirees Association, now spends his days surrounded by stories, working at his local bookstore. A longtime EMS leader and union advocate, Doug's dedication continues beyond the fire service.

He joined Bremerton Fire on March 28, 1990, after serving the Livonia Fire Department in Michigan. Doug served more than 30 years and was promoted to MSO in 2011. During difficult times, he led the EMS program while still working shifts on the floor.

Doug served more than 20 years as L437's Secretary and Treasurer. He also worked on the EMS Committee for the WSCFF and currently serves on the WSCFF Scholarship Committee. Doug was instrumental in the creation of the WSCFF's original Power Through Participation program, which educates new members on the WSCFF and unionism.

Known for steady leadership, a deep care for EMS, and dry humor, Doug once said, "You won't save lives all the time, but you'll meet basic needs and help people through crises. Maybe I can still help somebody today."



DOUG BAIER



LARRY DIBBLE

Larry Dibble began his fire service journey at age 13 as a junior firefighter in Tumwater. By 16, he was a resident firefighter with Lacey Fire District 3, and at 18 he started working as a career firefighter for Lacey. While there, he was part of early efforts to start a union local, which laid the groundwork for future organization, even though it didn't take hold at the time.

After leaving Lacey, Larry joined L468 and the Olympia Fire Department (OFD), where he spent most of his career. He also served as Fire Chief in Poulsbo, in Kitsap County, before returning to Olympia. Thirteen years later, he became Olympia's Fire Chief and held that position for 20 years, setting a department record.

Diagnosed late in his career with Facioscapulohumeral Muscular Dystrophy (FSHD), Larry continues to face health challenges while remaining actively engaged.

Larry approaches retirement with the same dedication and discipline that marked his years of service, applying those principles to his restoration projects and efforts to preserve fire service history. Larry recently finished restoring a 1928 REO Speed Wagon, which he donated to Firehouse 5. The engine now has a permanent home at Firehouse 5 and is a tribute to the area's fire service history.



Scan QR code to sign up
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Questions for BPA?
Please email:
iaffmerp@bpabenefits.com
or call: 844.353.7839
M-F 8:30 -4:30 PST

MERP Administration Update

As of July 1, 2025, Benefit Programs Administration (BPA) has officially taken over as the new third-party administrator for the IAFF Medical Expense Reimbursement Plan (MERP), replacing Vimly Benefit Solutions.

This change follows a thorough review conducted by the IAFF MERP Board of Trustees to make sure there is long-term program success and improved support for all of our retirees.

Why BPA?

BPA was selected for their:

- Longstanding experience administering Retiree Medical Trusts (since 2001)
- Strong customer service culture and proven claims accuracy
- Union-represented staff aligned with our labor values
- Operational support based in Los Angeles

Retirement Packets Delivery Timeline

Packets are not sent until the final MERP contribution is received, which is dependent on the employer's payroll cycle. This ensures accurate benefits and eligibility confirmation.

Multi-Level Review Process

Retirement packets are currently undergoing multiple levels of review to ensure data accuracy and proper benefit calculations. This helps maintain the integrity of member records.

Standard Administrative Timeline

Once final contributions are confirmed, COBRA and retirement documents and benefit election forms will be mailed within one to two weeks.

Transition Still Underway

As BPA fully implements new systems and workflows, processing timelines may be slower than usual. The team is working hard to return to normal operations as quickly as possible.



WELCOME TO THE RETIREES ASSOCIATION

We're proud to recognize and celebrate all those who retired in 2025 and have joined the WSCFF Retirees Association.

Thank you for your dedication, your service, and the impact you've made throughout your career!



Connection in Retirement

Retirement can bring unique challenges, even after a long career in the fire service. One helpful resource is an article by licensed clinical counselor Jada B. Hudson titled *Envisioning a Happy, Hopeful Retirement for Firefighters*, which explores common emotional and psychological struggles retirees may experience. (VISIT

Hudson explains that retired firefighters may face issues like depression, substance misuse, or feeling disconnected. Without the structure and purpose of daily work life, some may struggle—but support from peers, family, and their fire service community can make a big difference.

The article underlines the importance of staying connected, maintaining a sense of purpose, planning for the future, and giving back.

It's a powerful reminder that retirement is a major life transition—and it doesn't have to be faced alone.

To read the full article, visit:

<https://www.hudsonclinicalcounseling.com/post/envisioning-a-happy-hopeful-retirement-for-firefighters>



MENTAL HEALTH SUPPORT IN RETIREMENT

If you or someone you know is in need of mental health support, please reach out to the peer support team in your area.

The IAFF Center of Excellence provides behavioral health treatment for PTSD, addiction, depression, anxiety, and other related issues. Services are available to both active and retired IAFF members. The Center emphasizes privacy, peer understanding, and treatment designed for firefighter culture.

This IAFF Center of Excellence webinar addresses the behavioral health implications of retirement from the fire service. It offers insights into preparing for this significant life transition, both for those approaching retirement and those supporting them. Topics include managing increased free time, understanding the realities of retirement, and strategies for supporting colleagues, friends, and family members during this phase.

Watch the Webinar at:

<https://www.iaffrecoverycenter.com/continuing-education/behavioral-health-fire-service-retirement>

988 Suicide & Crisis Lifeline Available 24/7 for immediate support.

Stronger Together

Retirees Meeting Regionally



As we continue planning regional gatherings for our retired active members, we'd love to know if you and others in your area already get together.

We'd love to foster meet ups, over coffee, lunch, or just to catch up.
If you're part of a local group (formal or informal), please let us know!

Sharing this information will help us better support regional connections
and include your group in our planning.

Email Laura@wscff.org.

In Memoriam

Honoring Our Active Retirees

Stephen Duane Gladson Sr., L31 Tacoma

Stephen Duane Gladson Sr. passed away peacefully on June 14, 2025, at age 73. A U.S. Army veteran, Steve devoted his career to protecting his community as a Tacoma firefighter. Even in retirement, he remained active with Local 31 and was known for his steady presence, quick wit, and deep loyalty to his fellow firefighters. Steve will be remembered as a devoted family man, loyal friend, and respected member of the fire service community.

Bill Mack, L1352 Valley Regional Fire Authority

Bill Mack passed away on July 18, 2025, at age 59. He served as Battalion Chief at Valley Regional Fire Authority and later as Deputy Chief of Operations at East Pierce Fire & Rescue. A longtime union advocate, Bill was Vice President of IAFF Local 1352 and the 8th District Representative on the WSCFF Executive Board. He helped found the WSCFF Public Relations Committee and led with empathy, humor, and an unwavering commitment to unity.

Dwight Schultz, L2545 Kirkland

Dwight Schultz passed away on February 25, 2025, at age 85. An early member of the Kirkland Fire Department, Dwight dedicated many years to serving his community, rising through the ranks to become a Fire Investigator and ultimately Battalion Chief.

Donations may be made in Dwight's name to Critters & Company or the Northwest Burn Foundation.

Eric Quitslund, L3817 South Kitsap

Eric Quitslund passed away unexpectedly on June 1, 2025, following a medical emergency while battling cancer. A respected leader in the fire service and emergency management, Eric was instrumental in founding the Kitsap County Fire Training Consortium and served as an instructor at Olympic College and the Washington State Fire Training Academy. After retiring from the fire service, he continued to serve his community as Emergency Manager for the Suquamish Tribe. His leadership and grant writing brought critical resources to fire departments across the region.

Donations in Eric's name may be made to the WSCFF Benevolent Fund, National Fallen Firefighters Foundation, or the Swedish Hospital Cancer Foundation.

**Their leadership, kindness, and dedication to the fire service
and their unions will always be remembered.**



Thank you for reading!

Our active retirees keep the spirit of the fire service alive.

Stay safe, take care of one another,
and feel free to reach out with any updates or stories to share.

– The WSCFF Retirees Association Advisory Board

Roy Orlando, Co-Chair, served 39 years with Local 31 Tacoma and actively monitors pension legislation and union benefits to support retirees.

Mike Cooper served as a Shoreline Fire Department Lieutenant and a state legislator, continuing his commitment to the community in retirement.

Pat Hepler retired as a Battalion Chief after many years with Snohomish County Fire District #1 and has been a longtime advocate for firefighters and their families.

Steve Hostetter retired as a Battalion Chief from Central Kitsap Fire and Rescue and enjoys sharing his knowledge on retirement planning.

George Orr has over 50 years with Local 876, including leadership roles and time as a state representative focused on firefighter issues.

Curtis Vandver retired from Puyallup Fire Department and remains active on pension and disability boards.



RETIRES
ASSOCIATION