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THE CENTER FOR WEALTH PLANNING is an independent financial advisor that has been working with Palm Beach & Martin County Law Enforcement - PBA Members - for over 12 years.

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- Debt & Budget Planning
- Selecting a Pension Option
- DROP, FRS Investment and 457(b) Rollovers
- Tax Minimization
- Estate Planning

PBA FINANCIAL SERIES

SEPTEMBER 29

11:30 AM - 12:30 PM

All About Investments & Their Risks

12:45 PM - 1:45 PM

All About Annuities

6:00 PM - 7:00 PM

Estate Planning: Setup Your Will & Trust

7:00 PM - 8:00 PM

Early/Mid Career Financial & Retirement Planning

SEPTEMBER 30

6:00 PM - 7:00 PM

Selecting a Pension Option & Getting Ready to DROP

7:00 PM - 8:00 PM

FRS Investment Exit & Income Strategies

OCTOBER 1

11:30 AM - 12:30 PM

FRS Investment Exit & Income Strategies

12:45 PM - 1:45 PM

DROP Rollover & Income Strategies: What to do with your DROP Money?

6:00 PM - 7:00 PM

Understanding Retirement Healthcare, Medicare & LTC Costs

7:00 PM - 8:00 PM

Social Security Strategies - Tips & Tricks

Members can attend one or all sessions in the series.



THE CENTER FOR WEALTH PLANNING

2100 N. Florida Mango Road West Palm Beach, FL 33409

(561) 632-0566 (O)

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We take pride in delivering straightforward, objective advice in a language you can understand.

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A night to remember

The 8th Annual Palm Beach County PBA Police Officer's Ball was an opportunity for members from more than 20 departments to mingle, share a laugh and honor those officers, including West Palm Beach Officer Jason Barquin (with PBA President John Kazanjian, left, and West Palm Beach Mayor Jeri Muoio) that displayed the quick thinking, actions and service during the past year that made them the top cops in the county.

Our Gail



Class acts

The 'Heart' beat

Negotiation sensation

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Email: cops@floridacopspmagazine.com
Website: www.floridacopspmagazine.com

- MITCHELL KRUGEL
 Editor and Publisher
 mitch@floridacopsmagazine.com
- DAN RAPPOPORT Sales Director dan@floridacopsmagazine.com
- JEANNE B. DAUBNER Art Director
- JOSHUA SIGMUND Managing Editor joshua@floridacopsmagazine.com
- JENNIFER TRATTLER
 Editorial Assistant
 jennifer@floridacopsmagazine.com
- GINA CROTCHFELT Graphic Designer
- DEANNA HUNTER
 Operations Manager
 dee@floridacopsmagazine.com

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Welcome to Florida Cops Magazine



I want to take this opportunity to welcome our new PBA publication. It was decided a year ago that we go paperless and post the Code 3 on the website. After surveying our members as to whether they preferred reading the publication online or the hard copy, the membership was adamant in wanting the magazine back in hard-copy form.

After seeing the New Jersey State PBA's publication, I made inquiries with state PBA representatives in New Jersey about who we would need to contact in order to create our magazine. New Jersey reps

introduced me to Mitchell Krugel and Dan Rappoport from Krurapp Communications. So, here we are: Florida Cops Magazine: Palm Beach County Edition.

I believe this publication will keep our membership informed about PBA issues and up to date on upcoming current events.

I would like to welcome to PBSO, the bargaining unit members from Greenacres Police Department. It has taken nearly five years to successfully complete the merger. The Greenacres reps really have to be commended, because without them, the merger would never have happened. I want to personally thank Matt Dejoy, Josh Leheny and Brandon Aultman; job well done.

Finally, we recently concluded our scholarship program for this year; the PBA was able to award more than \$150,000 to the young men and women of the PBA membership. It has truly been an experience to interview your children and watch them succeed in life.

Be safe out there.

John Kazanjian John Kazanjian, President

PBA LEGAL NEWS

Members can claim tax-free 'impairment' payments



GEOFF BICHLER

The PBCPBA has discovered that potentially millions of dollars in unpaid benefits are owed to members with work-injury claims, even though the members have returned to work without loss of income.

These benefits, commonly referred to as "impairment payments," are mandated by statute for any officer who receives a "whole body impairment" for a work injury or disease claim. The problem is especially pronounced for members who have claims under the Heart Bill, for either hypertension or heart disease, where payments owed can exceed \$100,000. Unfortunately, many officers

are not aware that these tax-free payments are owed and workers' compensation administrators have taken advantage of this ignorance to the detriment of our membership.

It is troubling to think that professionals with responsibilities to administer workers' compensation claims often fail in the most basic tasks. At our recent event for the PBA on Aug. 11, we had unexpected guests from Palm Beach County Risk Management who insisted that there was no problem with unpaid "impairment" payments to Palm Beach County law enforcement officers.

After these representatives of Risk Management left the meeting, we identified approximately 20 officers and retired officers that had not received any monetary compensation for significant cardiac problems. Needless to say, identifying these officers led to the conclusion that Risk Management was incorrect in the assessment that "there is nothing to see here."

Our firm has seen the same pattern of unpaid impairment benefits repeated over and over across the state of Florida. The failure is especially pronounced in cases involving hypertension and heart disease, which are work-related by operation of the Heart Bill. If we had not seen this problem in Jacksonville, Dade County, Miami Beach, Orlando, Tallahassee and countless other places, perhaps we would be less skeptical when faced with assurances from officials and workers' compensation administrators that benefits had been paid as required by law.

The 20 officers in Palm Beach County are likely owed tens, if not hundreds of thousands of dollars. Given the fact that not a single Palm Beach County officer we have met with has received statutorily mandated impairment payments, we must conclude that the problem is widespread.

If you have a work injury or disease claim, and especially a claim covered by the Heart Bill for either hypertension or heart disease, you should investigate your entitlement to non-taxable impairment benefits.

The PBCPBA has leveled the playing field by engaging the law firm of Bichler, Kelley, Oliver, Longo, & Fox, PLLC to assist members with the investigation and litigation of these claims.

Bichler/Kelley is a statewide legal practice with a sole focus of assisting first responders with disability claims and no firm in Florida has successfully litigated more Heart Bill cases. In the past year alone, Bichler/Kelley secured more than 20 million dollars in benefits for officers with Heart Bill claims.

It is critical for officers to understand that these payments can be quite substantial and that even if you have previously been paid impairment benefits there is a strong likelihood that the payment was too low. Similarly, anyone receiving payments from workers' compensation administrators in the coming months should contact Bichler/Kelley to determine the accuracy and sufficiency of such payments. All questions and inquiries should be directed to 866-245 8977.

Geoff Bichler is the founding member and managing partner of Bichler, Kelley, Oliver, Longo & Fox, PLLC and represents first responders in Florida with work-related disability issues. He received both his MA and JD from the University of Miami and has been handling workers' compensation, pension matters and Social Security Disability claims for firefighters, police officers and correctional officers for more than 24 years.

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Ten Thirty Three

Is he hostile or is he just mean?



RICK KING LEGAL COUNSEL

It's good to be back!

Since my return I've had discussions with several members about hostile work environment claims, and found that the term "hostile work environment" is often misused and misunderstood.

The term "hostile" has nothing to do with a situation where an employee feels as though their supervisor dislikes them or is picking on them. The truth is there is no law against your supervisor

not liking you; and worse yet, there is no law against the supervisor treating you differently because they don't like you.

A hostile work environment claim is rooted within state or federal discrimination laws. Therefore, unless the "at work" conduct is based on race, color, religion, sex, national origin, age, disability or some other state-protected characteristic, you probably do not have a hostile work environment claim. (In Palm Beach County there is a recognizable claim for discrimination based on sexual orientation, which is not found in the state or federal laws.)

In order to prove a claim for hostile work environment, it's up to you to prove that (1) you are member of one or more of the pro-

tected groups; (2) you are being subjected to conduct that is unwelcome; (3) the conduct you are suffering is because of your membership in one of the protected groups; and (4) the conduct is adversely affecting the conditions of your employment. The courts have also said that the conduct by the offending party must be severe or pervasive and that "disparate" or different treatment must affect some essential aspect of your employment to be considered adverse. Some jurisdictions require the conditions or conduct to be "hellish" to be actionable.

Fortunately, most agencies have internal grievance procedures that allow employees to report and attempt to resolve these issues.

It's important to document what's taking place. Keep a diary detailing the nature of the conduct (dates, times, what was said and who was there); keep copies of paper trails, specifically documents that contradict accusations against you; and always try to have a witness during encounters with the offending party.

Keep in mind that these matters usually end in discipline, and the best protection is a collective bargaining agreement ending in binding arbitration. As always, your local representatives and the staff at the PBA are always willing to help.

Glad to be back!



Board of Directors Meeting Attendance - June 24, 2015

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Lou Penque√	Scott Logsdon, Appt√	Randall Anderson $\dots $	Palm Springs
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Greg Allen√	Lake Clarke Shores	Michael Means, Appt $\sqrt{\ }$	
	William HowellUnexcused		Sean Grant, Alt
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Boynton Beach		Paul VrchotaExcused	
Cory Gray√	Lantana	Daniel GlissonExcused	Port St. Lucie
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Scott Privitera, AppExcused	James Holloran, Alt √	Јау Фанаунен, Аррс.	Mark McKirchy√
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FAU	Kenneth Youngblood, Appt √	Vivian Lawrence√	
Miguel CardonaExcused	, , , , , , , , , , , , , , , , , , ,	Pete Tartaglion√	Stuart
William HernandezUnexcused	MCSO - Corr	William Pinto√	
	Samuel Haidy√	Ernie BusseyExcused	David Duran Excused
Greenacres	Thomas Randazzo√	Jeff Jackson√	
Josh Leheny√	Lawrence Lutrin, Alt √	Brian Ronk,AltUnexcused	Tequesta
Matt DeJoy	Rui Dutra, Alt√	Brenda Smith, AltExcused	James PikeUnexcused
John Pedone, Alt		Thomas Jordan, Appt $\sqrt{}$	Raymond Korkowski, Alt Unexcused
Brandon Aultman, Appt √	North Palm Beach		
Juno Beach	Joseph YungkExcused	PBSO - Civilians	West Palm Beach
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	Ocean Ridge	Kim WilsonExcused	Dennis Hardiman $\sqrt{\ }$
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Jason Vansteenburgh√	PB School Police	Kristen LassingerExcused	Jay Donde√
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Brian Qualters, ApptExcused

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MARCH 2015	KAREN DEMAROISPBSO	
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	ISABELLA DESPINOS-BARAJASPBSO	MARIA ZORRO JUPITER
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Welcome New Members

JULY 2015 MATTHER ARNOLDPALM BEACH GARDENS BETHANY O'DELLPALM BEACH GARDENS FREDERICK STANG IIIOCEAN RIDGE ANDREW BERBENNORTH PALM BEACH CHARLENE CHARLESPBSO MICHAEL LOPEZRIVIERA BEACH KAYLA SCHNELLPBSO MARK HATFIELDWPB CHRISTOPHER RUEDIGERSTUART GLADYS ALJILANIPBSO KATHRYN ARAUJOPBSO DENNIS BALOCIKPBSO DERRICK BROWNPBSO EDUARDO DAVALOSPBSO MANUEL DELGADILLOPBSO JASON DOUGLUSPBSO WILLIAM FEAMANPBSO

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JACLYN KAPLAN	PBSO
MANUEL MATIAS	PBSO
BARRY MOORE	PBSO
DONALD MYERSCOUGH	PBSO
GARY PALMIERI	PBSO
MIGUEL PANIAGUA	PBSO
AMANDA POWELL	PBSO
BRIAN RANDALL	PBSO
ADAM ROBINSON	PBSO
PATRICK SCARTOZZI	PBSO
MARCUS SIGLER	PBSO
LIVIA STUBBLEBINE	PBSO
ADDISON TURNQUIST, JR	PBSO
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KIMBERLY BOYLERIVIERA BEACH
SHANNA SENIORWPE
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About Kevin

Embrace Home Loans is proud to have Kevin P. Coleman as a part of our team. Kevin is a go-getter; he is always up for new challenges and finds it very rewarding to help people become a new homeowner or refinance with an excellent loan. His responsibilities include mortgage origination and gaining new business through realtors and personal referral sources in the state of Florida. Kevin loves being a helpful and reliable source to his team and loval customers. His goal as a loan officer is to gain a mortgage client for life. 100% of his current mortgage business is from realtor/client referrals along with being a preferred mortgage lender for law enforcement as well. Kevin has been in the mortgage industry for over 9 years. Kevin graduated from the University of Central Florida with his degree in Finance and learned the mortgage process working in Operations and Underwriting for the first year of his mortgage career. He moved to the mortgage origination side and has always been a Top Senior Originator ever since. Due to all his hard work, Kevin has been awarded numerous awards throughout the years for being a Top Producing Loan Officer and Account Executive. Kevin promises to give every potential buyer superior customer service and help them achieve homeownership or help them refinance to a loan that will benefit his client's long term success with their home finances in life.

Making things go better with COLA



For active members of the Florida Retirement System, there is no degree of fondness in recalling the legislative changes enacted in 2011. Faced with a daunting budget shortfall, the Florida Legislature looked to shore up revenues by slashing benefits contained within the staterun pension plan. Many employees are perhaps still irked by the requirement that every employee contribute 3 percent monthly to the plan after years of no required employee contributions. However, the more egregious action taken

by the 2011 Legislature was the suspension of the pension plan's Cost of Living Adjustment (COLA) for retirees.

As of this writing, the COLA suspension has been in effect for four years and, with each passing month, your COLA calculation is diminishing. The Florida State PBA made reinstating the COLA our top legislative priority for the upcoming legislative session. We have already begun addressing the necessary legislators and legislative staff to bring the issue to the forefront. Yet, as with most good ideas, there are a number of critical hurdles we must overcome in order to complete our mission.

In order to reinstate the FRS COLA, Florida law requires the State Legislature to designate available funding and enact sufficient employer contributions to fund the expiration of the COLA suspension formula provided for in subsection 4 of section 121.101 in Florida Statutes. The COLA suspension will not be restored without this required legislative action.

The law reads: 121.101 (5) Subject to the availability of funding and the Legislature enacting sufficient employer contributions specifically for the purpose of funding the expiration of the costof-living adjustment specified in subsection (4), in accordance

with s. 14, Art. X of the State Constitution, the cost-of-living adjustment formula provided for in subsection 4 shall expire effective June 30, 2016, and the benefit of each retiree and annuitant shall be adjusted on each July 1 thereafter, as provided in subsection 3.

The reference to section 14 of Article X in the State Constitution requires that before any increase in benefits to a public pension plan is enacted a special actuarial impact study must be conducted. The guidelines of the actuarial impact study are provided for in Part VII of Chapter 112 in Florida Statutes.

PBA lobbyists have met with Senate, House, Division of Retirement and Department of Management Services staff to discuss the process of authorizing an actuarial impact study. We learned that the earliest a study can be authorized is in December of this year. The FRS annual actuarial evaluation is currently being conducted by the state's exclusive actuary and no other study will begin until it reaches completion. The study's projected completion is likely to occur after the 2016 legislative session placing the chances of enactment in 2016 in jeopardy.

With this possibility in mind, the Florida PBA is requesting that a special impact study be authorized in December to estimate the financial impact and necessary funding required for the expiration of the COLA suspension formula. We have received positive feedback from key legislative leaders, but until a study request is signed and delivered to the actuary, we must continue to pursue this important endeavor.

For up to date information of all legislative issues, please sign up for the Florida PBA's Capitol Report issued weekly during the Legislative Session via e-pba.

A legitimate beef Florida PBA calls for a nationwide boycott against Arby's after an officer was denied service



On Sept. 1, Pembroke Pines Police Sergeant Jennifer Martin was refused service at an Arby's restaurant for being in uniform. The

officer was denied service after placing her order through the drive-thru window. She was told by the manager on duty that the employee was refusing to serve her because she was a police officer, explaining that he had the right to deny service.

Following the incident, Arby's CEO Paul Brown contacted the Pembroke Pines Police Chief with an apology on behalf of their organization for the

actions of those employees' involved. However, with no disciplinary action taken against the employees, the Florida Police Benevolent Association called for a nationwide boycott against the establishment, until corrective action was taken.

CONTINUED ON PAGE 13

LEGISLATIVE REPORT

Summary of upcoming PBA legislative session priorities

BY KEN KOPCZYNSKI PBA DIRECTOR OF RESEARCH

COLA issue

In 2011, the Florida Legislature suspended for five years the 3-percent Cost of Living Adjustment (COLA) to the Florida Retirement System. The COLA is a way for retirees to keep up with rising prices and inflation. The Florida PBA has been working with legislative leaders and staff to see what can be done to bring back the COLA. See Matt Puckett's article for details on this issue.

Death benefits bill

Representative Mike Hill has filed a special risk death benefit bill similar to the one he filed last year. This legislation (HB 87) will increase the amount of death benefits for the family of an officer killed in the line of duty to 100 percent of the officer's salary. Survivors already receive one-half of the salary under current law. Hill's bill will put an additional one-half of the salary to the family making the total death benefits equal the officer's complete salary.

The bill also will allow survivors of officers killed in the line of

duty that are enrolled in the investment plan to have those funds transferred into the pension system. This issue arose from an incident in which an officer enrolled in the investment plan was killed in the line and his survivors could only receive the amount of savings his account accumulated in his less than three years of service.

Currently there is no Senate companion bill filed.

Body worn cameras bill

Representative Shevrin Jones has filed HB 93 which is identical to his body worm camera bill (HB 57) from last year. HB 57 passed the House of Representatives but died in the Senate. The bill requires law enforcement agencies using body worn cameras to develop policies and procedures on the use, maintenance and storage of cameras and recordings.

The bill delineates specific policy inclusions such as any limitations on which officers are permitted to wear cameras, what type of encounters are officer permitted to have cameras in operation, and how to properly store, retain, and release recordings made with body worn cameras.

Currently there is no Senate companion bill filed.

CONTINUED FROM PAGE 12

PBA president John Rivera commented on the incident, "This is yet another example of the hostile treatment of our brave men and women simply because they wear a badge. It is unacceptable and warrants much more than an apology."

The news for a boycott spread through social media instantly, gaining support from thousands across the nation who thought law enforcement should be treated with more respect. Broward County PBA President Jeff Marano stated in a press release, "This is intolerable. We expect a full apology to all police officers. We also ask that the manager of the Arby's, who refused service to a uniformed police officer, be fired."

As the boycott continued to gain media attention, Arby's CEO Paul Brown boarded a plane to Florida and issued a formal apology, explaining, "This isolated incident does not represent Arby's Restaurant Group (ARG) views and Arby's values. We appreciate all that you do, as well as the hard work and sacrifices of your fellow law enforcement officials in communities across America."

Arby's offered free meals to all law enforcement officers who

"This is yet another example of the hostile treatment of our brave men and women simply because they wear a badge. It is unacceptable and warrants much more than an apology." **IOHN RIVERA**



attended Arby's in the Dade and Broward areas the following day to show their support and appreciation.

The manager of the Pembroke Pines Arby's was terminated and the employee was suspended following the boycott.

Driver's Privacy Protection Act

NAPO continues to lobby Congressman Ted Deutch (D-Florida) about the proposed modifications to the "Driver's Privacy Protection Act." The Represented Report

The DPPA requires state motor vehicle departments to receive permission from

individuals before their motor vehicle record may be sold or released. The DPPA amendment authorizes a private right of action for knowing violations and a court may award automatic "damages" in the amount of \$2,500 each time a record was accessed as well as litigation costs. Law enforcement officers are subject to these punishments even if they did not review files with criminal intent.

NAPO's proposed language modifications include a clause that explains that penalties will be applied only if persons access information with the specific intent to secure an economic benefit. NAPO proposes removing the automatic imposition of the \$2,500 penalty and adding a statement that explains there must be repeated disregard of this law for sanctions to take effect. If the language is not modified, law enforcement officers will be subject to large fines and even the loss of their licenses.

NAPO meeting at White House

On Aug. 4, NAPO's Executive Director Bill Johnson met with the senior advisors to President Obama and Vice-President Biden to discuss pending legislative issues, which will impact law enforcement officers across the U.S. The White House's top priorities are sentencing reform, criminal justice reform and reintegration of offenders back into the community. The President and his administration intend to change how convicted offenders are sentenced and incarcerated, for how long, and how they



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are returned into the community. The federal government can only directly control the federal Bureau of Prisons but can influence state and county incarceration facilities and policies through the Department of Justice's funding programs and targeted enforcement policies through the Civil Rights Division and U.S. Attorneys' Offices.

NAPO voiced concerns that officer safety must come first.

NAPO helps form National Coalition to fight "Cadillac Tax"

NAPO and other members of Washington's Public Pension Network have formed a coalition to fight against the "Cadillac Tax" on employees' healthcare benefits. The Affordable Care Act enacted a new provision, which imposes a 40-percent excise tax on health insurance premium costs over a set dollar limit each year. The set dollar limits are initially fixed at a low level – \$10,200 per year for an individual and \$27,500 for a family – and indexed to the general rate of inflation, but they are not linked to the rising rate of healthcare costs. The new section contains a provision that sets slightly higher limits at \$11,850 for an individual and \$30,950 for a family for high-risk employees including public safety and law enforcement employees.

The IRS has proposed regulations that would require law enforcement officers to participate in a healthcare system where the majority of participants were high-risk employees, which poses a substantial threat to our members' economic well being.

There is growing bipartisan support that would repeal the tax including tow legislations, the bipartisan "Middle Class Health Benefits Tax Relief Act of 2015" and the "Ax the Tax on Middle Class Americans Health Plans Act." NAPO supports both of these bills.

Criminal Justice and Mental Health Bill introduced in Senate

U.S. Senator John Cornyn (R-Texas) introduced to the Senate the "Mental Health and Safe Communities Act," designed to enhance the ability of local communities to identify and treat potentially dangerous mentally ill individuals. This act will help fix the existing background check system without expanding it, increase the use of treatment-based alternatives for mentally ill offenders and improve crisis response and prevention by local officials. The bill is endorsed by the National Rifle Association, the National Alliance on Mental Illness and NAPO.

More than half of all prison and jail inmates, including 56 percent of state prisoners, 45 percent of federal prisoners and 64 percent of local jail inmates have a mental health problem. Jurisdictions across the nation are looking for help to improve the efficiency of law enforcement, courts and corrections resources so people in need are linked to effective supervision and treatment.





Cheers for Tom

Florida PBA salutes Tom Nee, who retired as NAPO President following years of memorable service

Actually, it was a "Nee High Point" when NAPO honored former President Tom Nee at the 2015 conference in Savannah, Georgia in July.

Nee stepped down as NAPO President earlier this year after ending his tenure as president of the Boston Police Patrolmen's Association in December. Nee had served the Boston police union since the early 1990s.

Leaders of NAPO member agencies from across the country stepped up to the dais to pay tribute to Nee, who is noted for helping NPAO forge many important relationships with elected

"I look back on my work with NAPO as some of the toughest but most rewarding and successful times of my service to law enforcement. I will not miss the job because I have so many great relationships with the members of the organization that will last me the rest of my life."

officials throughout Washington D.C. Nee noted that Vice President Joe Biden texted him his cell phone number the Friday before the conference because he wanted to consult Nee about

Among the praise and gifts, Nee received a caricature depicting his intense but memorable demeanor and a bronze statue. During the ceremony, he made sure to stand for a commemorative photo with the Florida PBA Leaders, including Palm Beach County PBA President John Kazanjian.

"I look back on my work with NAPO as some of the toughest but most rewarding and successful times of my service to law enforcement," Nee said. "I will not miss the job because I have so many great relationships with the members of the organization that will last me the rest of my life."

NEE

The question: FRS Pension or FRS Investment?



STEVE OLSON

What is the FRS Pension Program?

- "Traditional" Defined Benefit Pension.
- Calculated using a pre-defined formula based on:
 - The number of years you are employed.
 - Type of employment (Special Risk- 3 percent per year - or Civilian).
 - Your average final compensation (average of the highest five earning years).
- When you retire, you receive a fixed monthly pay check guaranteed by the state which may have a cost-of-living adjustment (COLA), depending on when you were hired (the Florida State Legislature stopped the COLA adjustment credits in July 2011).
- Depending on the option you select, you may receive a reduced benefit, so your spouse may continue to receive the benefit upon your death.

What is the FRS Investment Program?

- 401(k)-style plan similar to what you would find in the private
- No guaranteed monthly payment for members and their
- The employee's retirement is solely reliant on both their employer's contribution and their contribution to the programs, along with the performance of the investments they undertake.

How much does the employee contribute to each plan?

No matter which plan you choose, you, the employee, contributes 3 percent of earned wages. However, if you are in the pension program and enter the DROP for five years, you don't have to pay the 3 percent of your wages while you're in the DROP. If you earn \$100,000 a year, this alone could be a savings of \$15,000 or more.

How much does the employer contribute to each plan?

For Special Risk:

Pension: 22.04 percent of wages Investment: 11 percent of wages

For Civilians:

Pension: 7.26 percent of wages Investment: 3.3 percent of wages

Who should consider converting to the FRS Investment

Generally speaking, you may (depending on the circumstances) benefit from converting to the Investment Program if:

- You have a major health issue and are confident that your lifeexpectancy will be reduced based on that condition.
- You are unmarried, ready to retire and don't want to leave the state your retirement earnings when you pass.
- You have inherited or accumulated enough assets to live comfortably off the income from those investments without a need for the guarantee of the pension.
- You live in a two-pension household (you and your spouse both have pensions or you have a pension from prior employment).

• You had high wage growth early in your career and plan to work for 10-15 more years. For example, sergeants, lieutenants and captains who reached that milestone at 18-22 years of service and plan to continue to work until 33-35 years of service. (Due to the way FRS calculates the conversion amount, they may have more than \$1 million starting balance with the ability to grow that money for an additional 12-17 years which may allow them to exit with significantly more money).

Remember: Everyone's circumstances are different and deserve careful analysis and consideration. Once you convert and use your second election, you cannot change programs again. This is a very important decision and you should seek advice from a financial advisor prior to making it.

Who should not consider converting to the FRS Investment

- Anyone who doesn't sleep well with market volatility (the ups and downs of the market).
- Anyone who is not disciplined with their spending (if you spend too much, too soon you will run out of money).

When should you consider converting?

Most people should not consider converting until they are ready to retire or can no longer work due to a medical condition. Often times, the circumstances we live in change, and it is not best to make such an important, irrevocable decision based on "unknown factors" such as health, divorce or the current market's performance (since the recovery began in 2009).

Remember, your spouse or child under 25 years of age will receive the Option 3 Benefit of your vested pension until you choose a pension option and either DROP or retire. And if you die on duty, they will receive 50 percent of your current monthly salary tax-free.

The exception to this is those high earners and people who are 60 or older and still plan to work for a few more years.

If I convert to the FRS Investment Plan, how does FRS calculate what the value of my account will be?

Despite popular belief, FRS does not have a "separate" account for each employee in the pension plan. The starting amount of your initial FRS Investment Balance is based on an advanced calculation of the "Net Present Value" (NPV) of your pension.

To put it simply, it is based on the following:

- Your age (expected mortality).
- Your Average Final Compensation (AFC) or highest five years of earnings to date.
- Whether you are a Civilian or Special Risk.
- Years of service.

It is possible that as you work longer (and grow older), the value of your FRS Investment account when you convert can actually go down, as opposed to up. This needs to be carefully evaluated to determine when the right time is.

What should a new employee consider when deciding between the FRS Pension and FRS Investment programs?

- How long do you plan to be employed for?
- Do you have promotional ambitions and how realistic are

they? (Promotions mean more money, which means a higher pension).

- Do you have the knowledge/expertise to make wise investment decisions, or are you working with an advisor who will help you benchmark your retirement progress?
- It's 401(k) Style why not keep your pension (guaranteed by the state of Florida) and make additional contributions to your Deferred Comp 457(b) to supplement your retirement income?
- How confident are you the State Legislature will never add the COLA back to the FRS Pension Plan in some form?
- If your investment program doesn't keep up, you may not have enough money if you decide to switch to the pension plan later in your career.
- Finally, ask yourself: Can you tolerate swings in value or did you get into this profession for the "guaranteed" benefits? Would you rather "adjust" to changes as they come to you, or make a decision based on the current "anti-pension" environment that may impact your career 15-20 years down the road?

Depending on the answers to these questions, you may or may not be able to grow your investment account quickly enough to produce the income your pension would provide. Either way, if you're entering employment now or early in your career, your pension or FRS Investment balance likely will not be enough. You will have to have additional investment retirement funds.

When I retire, will I earn more monthly in the Pension or Investment Program?

I hear of a lot of false hopes created by advisors that overpromise investment performance to their clients (as if they can control the market). The Certified Financial Planners board and the research of many other retirement analysts throughout the industry believe that with an investment portfolio of 50 percent Stock Funds and 50 percent Bond Funds, you can pull approximately 4 percent off the portfolio per

year, with a small cost-of-living adjustment, and the money should last you approximately 30 years.

So, what do you think?

If your pension is based on a \$100,000 average final salary and you are retiring after 25 years of special risk service, you will earn \$75,000 per year in retirement (plus a COLA if you were hired prior to 2011); \$75,000 pension divided by 4 percent off your Investment Portfolio if you were in Investment = \$1,875,000 needed

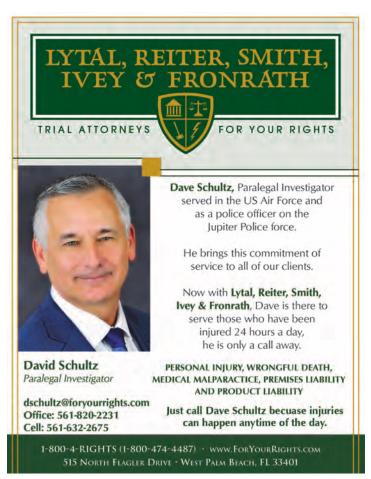
Yes, you would need approximately \$1,875,000 to provide the same benefit over 30 years, and if you live beyond that, well you may have some financial issues.

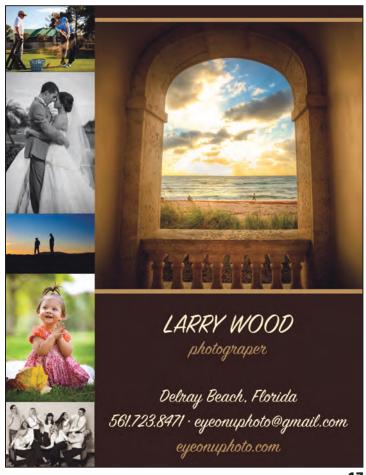
Now, if that same pension member did five years in the DROP (assuming no COLA, for simplicity), that is an extra \$375,000 (\$75,000 multiplied by five years). So, the investment member now needs \$2,250,000 to have the same income during retirement.

The reality is that most FRS Investment members will not leave with this amount of money without proper planning and investment oversight, even those waiting to convert when they retire.

Steve Olson is an independent financial advisor with THE CENTER FOR WEALTH PLANNING, which has been working with Palm Beach & Martin County PBA members for more than 12 years. If you have a financial question or topic you would like covered, or would like to set a free appointment with Steve to discuss your individual situation and make a plan, email steve@centerforplanning.com or call 561-459-9276.

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The Barquin Supremacy

That's Officer Jason Barquin, who unexpectedly was named Officer of the Year for an effort that stood out on a night of awarding heroic responses at the PBA Ball

BY MITCHELL KRUGEL

They couldn't find the

Consequently, story of Jason Barquin's response to a call of an armed robbery that resulted in returning fire at a suspect on Aug. 23, 2014 could have ended one of two ways. Either Barquin could become the next cop vilified all over Fox News and CNN, or he could be lauded for the quick-thinking/reaction to a perp who pulled a gun and fired on him.

If only they could find the gun.

"It was taking a while after Ferguson, that was Kummerlen. main concern,"

revealed the now fourth-year West Palm Beach Patrol Officer. "I'm thinking my career is going to be gone. There were witnesses saying the cop was shooting back in self-defense and there was video of the incident. But I didn't give a spit about anything else except finding the gun."

Just after 7 p.m., right around shift change, the armed robbery call came in that a suspect, Anthony Brown, had stolen a bike from the yard of a residence, and when a person came out of the house, the suspect reportedly pulled a gun.

The incident took place in the zone next to where Barquin was patrolling. When another officer responded to the scene and put out the description of the suspect – black shirt, black pants, long dreadlocks, pony tail riding a black bike – six officers, including Barquin, responded.

Barquin was a couple miles down the road helping another officer when the call came in, and he spotted a man fitting the description about three blocks north of where the robbery was said to have taken place. He called the ID in to dispatch, and back-up was on the way.

According to Barquin, Brown was riding south on Spruce Street when the officer pulled up on the intersection of Spruce and 15th Street. Barquin was able to use the car in front of him as a bit of shield, but then Brown spotted his unit.

"When I turned on to 15th Street, he knew I was coming after him, so he took off," Barquin explained. "He was yelling at me, 'I ain't stopping. You got nothing.'

Barquin pursued on foot, caught up to Brown, and a struggle ensued. Barquin Tasered Brown, but he was able to break free and get away. Barquin said he saw Brown pull a gun from his waistband.

"He pulled the trigger a couple of feet from my face," he continued. "I felt the bullet near my head. That's when I started shooting. I think he tried to fire again, but his gun jammed."

OFFICER JASON BARQUIN WEST PALM BEACH POLICE DEPARTMENT OFFICER OF THE YEAR



to find the gun. Being Holding his plaque is Officer of the Year Jason Barquin with, from left, PBA President John Kazanjian, indicated they saw that it happened right West Palm Beach Mayor Jeri Muoio, PBA Treasurer Louis Penque and West Palm Beach Police Chief Bryan Brown toss the gun

into a hedge. The video shows him moving toward a six- or seven-foot hedge as the incident transpired. The hedge was thick. It looked like it hadn't been

Barquin hit Brown

to end the firefight

that he said lasted like

20 seconds. That's

arrived, which he said

he didn't realize until

he saw Brown go

didn't realize what was

going on," he detailed.

"Training just kicked

in and it was a sub-

conscious reaction. I

don't really remember

what I felt. It was more

or less a shock factor,

like did that really

happen?"

reports,

According

"In all honesty, I

back-up

when

down.

As the search continued, the hours passed. The first thing to turn up was a wasps' nest. Finally, after five hours, Barquin heard there was a breakthrough.

"They cleared the bushes and one of the taller guys was able to see the gun hallway up the hedge," Barquin said. "They had the whole incident on video, but you never know."

During the past year-plus since the incident, Barquin has watched the video on and off. It's not that he needs any vindication; the incident was ruled a good shooting. But it's a constant reminder that anything can happen at any time. Since then, he said he has been a lot more aware on

"Once you see the bullet, you don't want to go through that again," Barquin shared.

It almost happened again when he returned to work following the Brown shooting. In the back parking lot at a local bar, Barquin noticed a "suspicious" person in the car. He had a loaded gun in his front pocket that Barquin could see and another one in the back seat of the car. He had been patrolling that lot due to information that there was going to be a gang shooting there, and Barquin was able to get the person out of the car and get the cuffs on him before anything could happen.

Expecting the unexpected proved to be the case when the Officer of the Year Awards were announced at the PBA Ball in June.

"When the award was announced, I didn't really hear the name," Barquin recalled. "There was another guy from Palm Beach County who I figured was going to win the award. Suddenly, everybody started screaming and cheering and somebody at my table said, 'Dude, that's you.' I'm like, 'No way.' It was a complete surprise."



3 cheers for 3 kids saved

Palm Beach County Sheriff's Deputy Brian Fidler performs heroic rescue

BY JOSHUA SIGMUND

"Firefighter" isn't in his job description, but after forcing his way into a burning house to save three kids on June 6, 2014, Palm Beach County Sheriff's Deputy Brian Fidler's résumé should now read "hero."

Arriving first on scene around 2 a.m. responding to a call of a possible house fire, Fidler confirmed the residence was fully engulfed in flames. He instinctually attempted to ensure that the structure was vacant.

"Ninety-nine times out of 100 everyone is out and you wait for the firefighters to arrive," Fidler explained. "I'm thinking everyone potentially got out of the house but as I'm running up there I see bystanders and ask if anyone is in the house and they said, "yes." I thought to myself: 'well here we go."

When he found out that there were three kids trapped in the house, there was no time to waste. Fidler approached the front door but flames billowing out immediately scrapped that option for entry.

"The only thing going through my head was how best to get them out of the house," he related.

Circling the dwelling, Fidler identified a partially broken window with smoke coming out. He shined his flashlight in and could make out a kid's hand laying on the ground.

The deputy used his baton to break out the rest of the glass, and entered the burning home. He grabbed the unconscious child and lifted him through the window.

After a quick breath of life-saving air, Fidler turned back in the room and located the other two kids.

"Inside you couldn't see anything - the smoke was too thick - and it was definitely getting hot," he described. "The only way I could see the kids was by putting my head to the ground and looking across the room under the smoke."

Fidler eventually located the second child, who was separated from him by a bunk bed in the middle of the room.

"It looked like he fell off on the far side," Fidler noted before grabbing the second victim and getting him to the window, where fellow deputies and firefighters had arrived.

Knowing the job wasn't yet done, Fidler raced against encroaching

DEPUTY BRIAN FIDLER PALM BEACH COUNTY SHERIFF'S OFFICE OFFICER OF THE YEAR FIRST RUNNER-UP

flames to rescue the last young victim from further in the room.

"I don't know if I was seeing the (bedroom) door open and I was seeing down the hallway, or if the door itself was on fire, but I saw a door-shaped glow and figured it was time to get out of there."

The three-year veteran officer survived his first fire armed with little more training than "stop-drop-and-roll in third grade," he joked. And while mild smoke inhalation and a "nothing-to-speak-of" burn sent him to the hospital as a precaution, Fidler insisted on rushing back to the

"I didn't think it was that big of a deal; all said and done, the whole thing happened in about 90 seconds," he reflected. "But after the hospital when I went back to the scene and the fire captain started talking to me, I started realizing he thought it was a big deal."

So did the Sheriff's Office District 6 in West Boynton, which awarded him Deputy of the Month; so did Gov. Scott, who awarded him the Medal of Heroism; and so did the PBCPBA, who at the 2015 Police Officer's Ball awarded him Officer of the Year First Runner Up.

"For any of the awards I received, I feel incredibly humbled to be considered," Fidler acknowledged. "The (PBCPBA Award) is one of the bigger ones, and to be among the other officers hearing their stories, it's just surreal."

Of course, the biggest honor came from the mother of the three kids Fidler single-handedly saved, especially following the home goods and clothing drive that District 6 ran for the family immediately after the fire.

"She was very appreciative," the deputy expressed. "It's very nice to hear, but I didn't want her to feel like she owed anyone anything. Everybody needs a little bit of help sometimes and I'm happy I was able to help them."





Gunman doesn't 'spook' officer

West Palm Beach Officer Christopher Nebbeling stops AK-47-wielding threat near Halloween festival

BY JENNIFER TRATTLER

Downtown West Palm Beach is home to "Moonfest," the nation's largest Halloween party where upward of 30,000 festivalgoers gather for live music while donning their best and scariest costumes. On Oct. 26, 2013, the most chilling villain of the evening wasn't dressed as Freddy Krueger or Michael Myers; but rather a civilian in plain clothes firing an AK-47 at law enforcement.

West Palm Beach Officer Christopher Nebbeling was one of many officers in the district called in to patrol the outskirts of the festival for drunken fights or muggers.

He never expected to hear shots fired.

At 8:10 p.m., Nebbeling heard a rifle shoot multiple rounds and instinctively jumped into his patrol vehicle. He drove north toward the 900 block of North Sixth Street near Tamarind Avenue, where he was tipped off to follow a Ford Explorer SUV speeding south. A chase ensued as Nebbeling pursued the vehicle, which was occupied by three people.

"It started to take off to try and lose me," recalled Nebbeling. "They gained speed driving in and out of festival traffic before they broke through and accelerated."

Still in pursuit, Nebbeling gained the hometown advantage as he was more familiar with the roadway than the suspects. As the road narrowed, he slowed down while the driver of the getaway car sped up, losing control of the SUV and bouncing from tree to curb to another tree before colliding into the median.

The seven-year department veteran pulled in next to the immobilized vehicle as the first suspect fled out the car into the opposite direction while the second suspect threw himself down on the ground.

The backseat passenger wasn't ready to surrender so fast. He exited the car and pointed an AK-47 at Nebbeling, who immediately drew his weapon and started to shoot at the suspect while aggressively advancing toward the threat to close the gap.

Nebbeling's shots impacted the suspect and disarmed him, as he shouted verbal commands to not touch the weapon before officers en route arrived on scene to set up a perimeter and capture the last suspect.

"You see the weapon and it being raised and you make a split-second decision," remembered Nebbeling. "Your adrenaline is going through the roof because you're preparing for the unknown."



OFFICER CHRISTOPHER NEBBELING WEST PALM BEACH POLICE DEPARTMENT OFFICER OF THE YEAR SECOND RUNNER UP

It was more than a split-second decision. Nebbeling was trained for combative situations like this after serving three tours in Afghanistan and Iraq with the Army and being awarded the Bronze Star after his final tour.

"My reaction goes back to being in the military," Nebbeling explained. "I was an infantry soldier. I fought in Afghanistan and Iraq and I was trained to fight in close-quarter situations."

Nebbeling single-handedly stopped a foreseeable tragedy if the suspects had made their way to the ongoing festival, earning both the Palm Beach County PBA's and the National Law Enforcement Officers Memorial Fund's "Officer of the Month" award. He later took home a Valor Award from the American Society for Industrial Security, and was even named a "Top Cop" by the National Association of Police Organizations (NAPO) during Police Week in May 2015, at which Vice-President Joe Biden presented the 10 select national winners with their awards.

"It's been pretty crazy, having the Vice-President calling me a national hero," admitted Nebbeling. "It's an amazing feeling to meet him and when he spoke he mentioned all of our stories in his speech. I can't even describe that."

Nebbeling finished off a year of recognition for his line-of-duty actions at home where it all started – at the Palm Beach County PBA's 2015 Police Officer's Ball, where he was awarded "Officer of the Year Second Runner Up."

"It's been pretty exciting. They don't tell you what you're going to get so I was shocked with everything," added Nebbeling. "It was great. You're humbled that all these guys recognized what you did. I'm grateful for the PBA and everything they do for us as police officers and the support they give us."



THE REST OF THE BEST

Sergeant Joe Herb & Officer Christian Tomas West Palm Beach Police Department

When a female victim called and reported her boyfriend beat her

and stole her car with her personal gun inside, Herb assembled a team, which quickly spotted the vehicle.

The boyfriend, who had a warrant for his arrest, attempted to run the officers over and then took a handgun out and pointed it at the officers. Herb and Officer Tomas





fired back at the man who crashed the vehicle into a tree. He was taken into custody and the gun was recovered.

Detective Janice Waltersdorff & Sergeant John Bowdoin Martin County Sheriff's Office

In 1988, a mother and daughter were violently raped in their Martin County home. Bowdoin and Waltersdorff reopened the cold case, located trace DNA evidence that still existed and matched it to a suspect incarcerated in Ohio for two other sexual batteries, who gave a full confession



to the Martin County rapes and will serve two life sentences for these crimes.

Detective Robert Smith & Detective Steve Hearn Martin County Sheriff's Office

Smith and Hearn, who are also sworn special Deputy U.S. Marshalls, participated in an operation conducted to execute multiple Federal Warrants.

When gunfire erupted during the execution of one warrant, Smith grabbed a ballistic shield and started





verbal commands at the suspect as Hearn provided cover. The detectives secured two suspects, got them into custody safely and saved other officers' lives who were taken to the hospital and treated for gunshot wounds.

Deputy Sheriff Evan Rosenthal Palm Beach County Sheriff's Office

Rosenthal received a call concerning a drunk man wielding a knife. When he encountered the man walking with his hands in his pockets, Rosenthal asked the suspect to

show his hands and he pulled a knife from his pocket.

He ordered the male to place the knife on the hood of his cruiser but the man began to waive it aggressively. Rosenthal drew his gun and ordered the man to drop the knife, but the male came at him in a stabbing fashion. Fearing for his life, Rosenthal fired his weapon, and ended the threat.



Deputy Sheriff Sean Lutz Palm Beach County Sheriff's Office

Lutz reported to a traffic crash on I-95. Upon arrival, he found a car in flames with two occupants trapped inside. One occupant was deceased. With the entire engine engulfed in flames, Lutz placed his own life in danger to successfully free the surviving passenger.



Officer Adam Whiting **Delray Beach Police Department**

As officers were dispatched to a house fire with persons trapped inside, Whiting retrieved a mask to deal with the heavy smoke before crawling through the residence to breach the door and guide an elderly resident who was trapped inside to safety.



Officer Cory Herny **Boynton Beach Police Department**

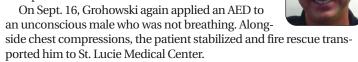
Boynton Beach Officer Cory Herny conducted a traffic stop on a gold Honda that ran two stop signs, but when he activated his lights and sirens, four occupants of the stopped vehicle fled on foot.

One of the passengers pointed a silver gun at Herny, who drew his service weapon and fired at the suspect. As that suspect was hit, all other fleeing suspects returned to the car. Herny then took a tactical position until back-up arrived.



Sergeant Paul Grohowski Port St. Lucie Police Department

In one month, Grohowski saved three civilians: On Sept. 8, 2014, Grohowski responded to a call of a 60-year-old man not breathing and prepared an AED. The man began shallow breathing as fire rescue transported him.



On Sept. 23, Grohowski responded to a female threatening suicide from the turnpike bridge. Grohowski developed a dialogue with the female and convinced her not to commit suicide as he pulled her to safety.



Ganzel was off-duty on his way to celebrate his wedding anniversary when he noticed a victim in distress; a female jogger on US-1 was attacked by a suspect who fled on a bicycle. Ganzel spotted the suspect on US-1 and took him into custody where the victim positively identified the suspect.



IN MEMORIAM: GAIL SELDOMRIDGE

The heart of the PBA

BY MITCHELL KRUGEL

If a question came up during the day-to-day business of the Palm Beach County PBA, anybody - and everybody - working in the office would say, "Ask Gail." Be it a legal question, a financial question or just a request for information about a certain member, the refrain that echoed through office would be, "Ask Gail."

All the standard clichés about the vital impact a person brings to her friends and colleagues – which in this case are one and the same -apply here: She goes the extra mile. She takes the bull by the horns. Bookeeper. Office Manager. Membership Secretary. All in a day's work. She's sharp as a tack.

Gail Seldomridge truly was the main cog in the wheel for the

In Memory Gail Ann Seldomridge 7/11/1952 to 8/29/2015 God saw she was getting tired and the cure was not to be. So He put his arms around her and whispered, "Come with Me." With tearful hearts we watched her fade away. Although we loved her dearly, we could not make her stay. A golden heart stopped beating, hard working hands laid to rest. God broke our hearts to prove to us, He only takes the best. Dorsey-E. Earl Smith Funeral Home | (561) 964-3772

PBCPBA for the 20 years she worked in West Palm. When she passed away on Aug. 29 following a 14-month battle with lung cancer, the Palm Beach County PBA Facebook page celebrated Gail as the organization's "Jacklyn of all trades." As a result, members

knew her simply as Gail, one of those rare people who could be identified with one name to signify reverence and respect she earned and deserved.

"Everybody whoever came into our building would always stop and talk to Gail. She knew everybody. She knew more people than I did. She lived and breathed our union."

IOHN KAZANIIAN

"Everybody whoever came into our building would always stop and talk to Gail," PBA President John Kazanjian remembers. "She knew everybody. She knew more people than I did. She lived and breathed our union."

For the past 10 years, Gail added being Kaz's personal secretary to all her job titles. That, more or less, confirmed Gail as the hub of the PBA, and she had a unique work ethic to meet the calls of all her roles.

Kaz so admired Gail's focus on the task at hand - her relentless motivation to leave no stone unturned - that he would often try to distract her. But Gail wasn't about to be untracked.

"It was like an OCD thing," Kaz admired. "She knew she had it. She would concentrate on things so intensely, that I would go in and try to mess with her when she was working on a project. She wasn't a multi-tasker. She did one thing at a time and she was the best at it."

The day after Gail passed, Kaz was asked to retell some of his favorite stories about Gail. Not unexpectedly, he said there were so many that it was hard to pick one. He admired how she would often come in on weekends to finish up work. He even laughed a bit when recalling how much Gail loved to attend PBA events.

"I'm going to miss the passion she had for the organization most of all," he continued. "That's what she lived for. We were her family."

Gail further embraced her PBA family members – and they her - after she lost her son, Scott, in 2002. She had that special gift of making everybody feel like family.



Accordingly, condolences came from so many, including her "Thursday Night Group" with which she shared 16 years and whose members called her, "Princess."

If you asked any PBA member, they would all say one of Gail's other special gifts was her ability to make the world around her better. If further proof of that was needed, it was this: Gail received a Civic Recognition Award two days after her passing. Recipients of this award include people from all walks of life and all 50 states, and under special circumstance it is awarded posthumously.

The Civic Recognition Award is given to individuals that build their lives around the 10 values of compassion, courage, forgiveness, generosity, humility, inclusiveness, integrity, kindness, respect and service, values that, no doubt, define Gail. Receiving the award is an affirmation of the positive impact one's actions can

In the end, the clichés also articulate Gail's imprint on the world. Despite 14 months of chemotherapy, she continued doing a million different things for the PBA as best as she could because Gail was truly one in a million. The fact that she never stopped working was indicative of her resolve to take one for the team. And it was never the size of the dog in the fight, but always the size of the fight in the dog.

"She was going through the treatments, fighting the battle, getting better and doing great, but I guess she never recovered after the last round of chemo" Kaz asserted. "She was a great mother, friend and dedicated colleague who was an inspiration to so many people."

PBCPBA SCHOLARSHIPS



Palm Beach County PBA President John Kazanjian, Anne Tartaglione Education Award recipients Danielle Robinson and Keyonda Jones, and PBCPBA Treasurer Lou Penque at the award ceremony.



From left: Palm Beach County PBA President John Kazanjian, Palm Beach County PBA Scholarship recipients Elgin Davis and Nigel Davis, and PBCPBA Treasurer Lou Penque at the award ceremony.

Best in Class

Palm Beach County PBA awards scholarships to members' best and brightest children

BY JENNIFER TRATTLER

Before Palm Beach County PBA members sent their children off to college this September, the union invited the scholars to attend the June board meeting at the PBA Hall to accept its 2015 Scholarship Awards.

Palm Beach County established a Charity Fund in 2004 to offset the rising costs of college education for law enforcement officers' children and to assist PBA members and their families when tragedies occur. In 2015 the Charity Fund disbursed more than \$150,000 in scholarships and aid.

The scholarship program consists of the Palm Beach County PBA Scholarship, the Kaitlin Kazanjian Memorial Scholarship Fund, the Brian Chappell Memorial Scholarship Fund and the Annie Tartaglione Education Award.

Applicants must be a child of a Palm Beach County PBA member, be enrolled or plan to enroll in at a two-or-four-year college, provide a transcript with their GPA and write a 500-word essay about themselves and their career goals.

The nominees are then selected to complete an interview with PBA members before winners are selected based on merit and financial need.

"Every year the kids get more impressive with where their hearts are and their knowledge of the subject matter that they're studying," recognized Palm Beach County PBA President John Kazanjian. "They blow me away in every way. They are so smart and so talented. A lot of them are going to Harvard, Duke or Julliard – it's like a smorgasbord of talented kids."

The top award recipients were the twin sons of Eric Davis, the Public Information Officer for the Palm Beach County Sheriff's Office.

2015 Scholarship Award Winners

Palm Beach County PBA

1st Place: Nigel Davis 2nd Place: Elgin Davis 3rd Place: Sedrick Allen

Kaitlin Kazanjian Scholarship Fund

1st Place: Kloee Ciuperger 2nd Place: Kylee Godden 3rd Place: Taleah Morris

Brian Chappell Memorial Scholarship Fund

1st Place: Charles Branch 2nd Place: Steven Brinson 3rd Place: Anthony Luciano

Anne Tartaglione Education Award

Elizabeth Gonzalez Keyonda Jones Danielle Robinson Cecelie Ross

"It means a lot that my peers are dedicated enough to realize the importance of education that they raise money to ensure family members and the kids of law enforcement officers have the opportunity to go to college," thanked Davis.

Nigel Davis was awarded the Palm Beach County PBA's first place Scholarship for \$2,500 to attend the University of Florida while his brother, Elgin, was awarded the second place scholarship for \$2,000 to attend Harvard and play on the football team. Both will be studying mechanical engineering.

"A lot of the officers that interviewed (Nigel and Elgin) shook their hand and said how proud they were," acknowledged the twins' father. "For a parent that's something great to hear – how your kids carried themselves. It makes me proud."

Matters of the **Heart** Bill

Palm Beach County PBA engages legal team to investigate lack of 'impairment' payments

BY JOSHUA SIGMUND

It is troubling to think that professionals with responsibilities to administer workers' compensation claims often fail in the most basic tasks. One such task is processing mandatory "impairment" payments to law enforcement officers with work injury and disease claims, especially for PBA members who have claims under the "Heart Bill" for either hypertension or heart disease, where payments owed can exceed \$100,000.

Many Palm Beach County PBA members, however, are not aware that these tax-free payments are owed and workers' compensation administrators have taken advantage of this oversight.

To level the playing field, the PBCPBA has engaged the statewide law firm of Bichler, Kelley, Oliver, Longo & Fox, PLLC, to assist members with the investigation and litigation of these claims. At an Aug. 11 seminar at the PBCPBA hall for a room full of members with cardiac claims who had never received impairment payments, the firm's Managing Partner Geoff Bichler was put to the test:

"We had unexpected guests from Palm Beach County Risk Management who insisted that there was no problem with unpaid impairment payments to County law enforcement officers," he recalled. "After these representatives of Risk Management left the meeting, we identified approximately 20 active and retired officers who had not received any monetary compensation for significant cardiac problems. Needless to say, the officers we met with led us to the conclusion that Risk Management was incorrect in the assessment that 'there is nothing to see here."

With the firm's help, the PBCPBA has discovered that potentially millions of dollars in unpaid benefits are owed to its members with work injury claims, even though the members have returned to work without loss of income. These benefits, commonly referred to as "impairment payments," are mandated by statute for any officer who receives a "whole body impairment" for a work injury or disease claim.

"Our firm has seen the same pattern of unpaid impairment benefits repeated over and over again all across the state of Florida," Bichler continued. "The failure is especially pronounced in cases involving hypertension and heart disease, which are workrelated by operation of the 'Heart Bill.' If we had not seen this problem in Jacksonville, Dade County, Miami Beach, Orlando, Tallahassee and countless other places, perhaps we would be less skeptical when faced with assurances from officials and workers' compensation administrators that benefits had been paid as

required by law."

The PBA-proposed "Heart and Lung Law," or "Heart Bill," was passed in 1999 to provide that any condition or impairment of health caused by tuberculosis, heart disease or hypertension resulting in total or partial disability shall be presumed to have been accidental and to have been suffered in the

Give a little 'Heart'

In an effort to help the families of law enforcement officers who are killed or disabled in the line of duty, the Florida PBA has established a charitable arm which is called the PBA Heart Fund.

Because the PBA Heart Fund is a



501(c)(3) organization, contributions are tax deductible. Monies donated to the Heart Fund are used to provide death benefits to the families of officers killed in the line of duty and disability benefits to officers who are permanently disabled because of a line-of-duty disability.

Aside from individuals who may want to donate with the tax deduction in mind, political campaigns may dispose of surplus funds (after the campaign is over) by donating some or all of the surplus to the PBA Heart Fund. And, of course, other entities (e.g. not-for-profit corporations) may also donate to this cause.

The address is: Florida PBA Heart Fund, 300 E. Brevard St., Tallahassee, FL 32301. Call the Florida PBA at 800-733-3722 for more info.

line of duty. In 2002, coverage was extended to all state and local law enforcement and correctional officers.

"The first 20 officers that we met with in Palm Beach County are likely owed tens, if not hundreds, of thousands of dollars," Bichler said. "Given the fact that not a single Palm Beach County officer we have met with has received statutorily mandated impairment payments, we must conclude that the problem is widespread."

Bichler/Kelley is committed to working with the PBCPBA to make certain that every officer entitled to payments receives the full amount owed with penalties and interest. In fact, many of the 20 officers at the August meeting, now represented by Bichler/Kelley, have already begun receiving payments, or soon will be.

"It is critical for officers to understand that these payments can be quite substantial and that even if you have previously been paid impairment benefits there is a strong likelihood that the payment was too low," Bichler confirmed.

If you have a work injury or disease claim, and especially a claim covered by the "Heart Bill" for either hypertension or heart disease, you should investigate your entitlement to non-taxable impairment benefits. Bichler/Kelley has opened an office in West Palm Beach to handle these new claims and the firm will devote all necessary resources to fully investigate and correct this problem. Consultations are always free of charge and no fees or costs are paid on these claims unless a recovery is made.

"We look forward to working with PBPBA members to correct this grievous injustice," promised Bichler.

All inquiries should be directed to 866-245-8977.

What a bargain

PBC PBA negotiates unprecedented contract for PBSO members

BY MITCHELL KRUGEL

So how long did you think it would take the Palm Beach County PBA to negotiate a new collective bargaining agreement with the Palm Beach Sheriff's Office?

A month? Six months? A year?

"I had one contract with a city that took us three years," PBC PBA President John Kazanjian admitted.

But when Kaz and the members of the Palm Beach County PBA negotiating team sat down at the table to bang out the PBSO contract, they completed the deal in two hours. That's right, two hours, and the contract included an unprecedented clause regarding sick leave that will benefit members in a way they never done before.

"I thought it might go one more meeting, maybe a day," Kaz noted. "But we zipped right through it. That's what we do. We take care of the ones who take care of us."

The contract that covers the next three years when ratified in October will serve the Palm Beach County Sheriff's Office, Palm Beach County Sheriff's Office Corrections and Palm Beach County Sheriff's Office Civilians. That's more than 2,500 members, which makes the lightning–fast negotiation all that much more stupendous.

First, the headlines: The three-year contract includes a 3-percent cost-of-living increase for the first year. As for the second and third year, Kaz said, "We are leaving those years open for now and go back to the table, but I anticipate nothing less than 3 percent."

Kaz also complimented Palm Beach County Sheriff Rick Brad-

shaw for his understanding in the concessions the PBA asked for on behalf of its members.

Now, here is the pièce de résistance: Bargaining unit members that are pregnant and suffer a catastrophic injury will not need to exhaust all their annual leave when they deliver a baby. In other words, there will be a form of maternity leave for a bargaining unit member who have a baby or is suffering a catastrophic event.

Previously they had to exhaust all their leave banks and then ask for donated time. Under the new contract, these members will be eligible to ask for donated sick time with 250 hours still in their vacation banks.

According to Article 13, Section 6:

"Any bargaining unit member, who as a result of pregnancy or catastrophic injury depletes their sick time bank, is eligible to receive donated sick time. The member need not exhaust all over leave banks to become eligible."

Kaz had run into a member, a detective working for the Sheriff's Office, who had twins and had to deliver early. This was her second time giving birth, and she didn't have enough sick leave to cover the time off. She wound up having to lose some salary.

"That's where I got the idea," Kaz revealed. "I mean, that's just not right. These people need to be protected, so we figured, let's put it in the contract. At first, I had the attorneys for the Sheriff's Office looking at me like I had three heads. They thought if we did this for one class, they would have to do it for all of them. But you can't treat pregnant females like all the other classes. And in the end, the attorneys agreed with me."



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motorists and saves drowning woman

Talk about a job well done:

On Sept. 11, at about noon, Palm Beach Gardens Officer Bethany Guerriero came across some young men who just purchased a car and was attempting to drive home when it broke down. Guerriero put a call in to All Time Towing to assist the stranded motorists, but the four students had no money left to pay for the tow. Several attempts to find relatives to help were unsuccessful, so Guerriero opened her wallet and paid the bill to get them home.

Talk about another job well done:

On June 29, early in her shift, Guerriero arrived at Lake Catherine along MacArthur Boulevard to find citizens expressing what she described as "desperation." They had just witnessed a young woman swimming toward a drainage pipe before falling out of sight.

Instinctively, Guerriero, a field training officer who joined the department in 2004, removed her gear and entered the water, which she knew to be home to alligators. But she wasn't concerned with her own safety at the moment:

"That's always an after-thought," she elaborated.

Guerriero found the victim struggling to breathe in the tight gap of air between the water and the top of the cement drain. She directed the victim to follow her voice while she laid on her back, took a deep breath, and swam underwater to her. Finally, the officer was able to grab the woman's pants leg, and

hour to free the stuck swimmer. "Other than being confused, she was OK," Guerriero attested.

in their proximity, established communication as police and

Palm Beach Gardens Fire Rescue crews took about half-an-

The victim was taken to the hospital for examination, and due to the stagnant lake conditions that covered both of them with algae, dirt and sand, they needed to be decontaminated.

Upon getting the all-clear, Guerriero unsurprisingly returned to finish her shift.

"This is why I come out every day," Guerriero explained. "This is why I put the uniform on."



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Palm Beach **Gardens Officer** Bethany

Guerriero near where she saved

> a woman from drowning.



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Tell your story to this officer

Retired Indianapolis Police Officer Gary Darland was destined to become a cop; it was in his blood. For more than 120 years a member of his family has served as an officer with the Indianapolis Police Department, including his father.

At the age of 10, a funny thing happened to Darland when he was illegally riding on the back of a bicycle. A policeman pulled over Darland and his friend and gave them a "pseudoticket" and had the children escorted to the police station by their parents for a safety meeting. Darland's father was not pleased.

Hearing the news, his father cried, "I can't believe it. Here I am a policeman and I have a son that is a criminal," before bringing him into the station a few days later on his seventh birthday. Darland got what might be the youngest mug shot taken before being fingerprinted and incarcerated for an hour until the judge allowed him to go free.

Darland uses this story as the first of many in his book, *In* Pursuit of Endorphins: Stories From Our Side of the Badge, a compilation of humorous stories from law enforcement officers around the country about the encounters they face everyday on duty.

The author found his inspiration for the book during the darkest time in his life when his eldest daughter Shannon Leigh Lucas was diagnosed with ovarian cancer and passed away on March 6. Before she passed, Darland shared his funny stories like his tale on the bicycle with her, which helped the two endure the most difficult of situations.

Darland is currently looking for law enforcement officers across the U.S. to submit their own stories for the book.



Visit wwww.oursideofthebadge.com to submit yours and be entered to win the "Best Story" competition, where the winner will receive either \$1,000 cash or a limited paid vacation to the Indianapolis 500 in May 2016.

A portion of the proceeds of this book will be donated to families of officers that died in the line of duty and the American Cancer Society in honor Darland's daughter and any submission can include a tribute to an officer that lost their life in the line of duty.

At a time when negativity swirls around law enforcement in the media, officers have to be aware that every move could be the next big story. A little humor to get through the day couldn't hurt.





This mug shot and fingerprints make up one of the stories in In Pursuit of Endorphins: Stories From Our Side of the Badge, the book retired Indianapolis Police Officer Gary Darland is asking Florida cops to contribute their funny tales to.

Palm Beach County's #1 Law **Enforcement, Military and First** Responder Discount Dealer

Come in to see our broad selection of firearms and accessories

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LEO Discounts extended to:

- Sworn State, County and City LEO
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- All Retired LEO with "retired" credentials
- and Deputy District Attorneys



















American Jewelry and Gun 150 Military Trail • West Palm Beach, FL 33415 561-471-8303



PBC PBA Member Benefits

KNOW AND ASSERT YOUR RIGHTS!

Remember, as a sworn officer, you have the right...

- To be represented by a PBA attorney during any interrogation.
- To be provided any complaint, all witness statements, and all existing evidence (e.g., audio and video recordings, GPS locator information) for review with an attorney before the beginning of any interrogation.
- To be interrogated at a reasonable hour (e.g., at a time when a PBA attorney can be present for the review and interrogation).
- To refuse a polygraph.
- To refuse to respond to questions if an investigator intentionally fails to comply with requested requirements after being advised of his or her violations of those requirements.

As a dues-paying member, a Palm Beach County PBA attorney can be with you every step of the way.

If you are a member in good standing, and you are suspended or fired, Palm Beach County PBA has attorneys to assist you.

Carry the card of confidence...your PBA Membership Card

LEGAL ADVISORY

Police shootings, in-custody deaths, or serious traffic accidents What to do?

Stay Calm

Have you been ordered to write a statement about an incident that may be investigated?

Don't forget your rights! Call the Palm Beach County PBA at (561) 371-7200

Do not talk to anyone until you have consulted with a PBA ATTOR-NEY!

PROTECT YOUR RIGHTS

The following statement should be written as the first sentences on any statement, report, or memorandum an officer is ordered to write when the officer knows or has a reasonable belief that discipline may result:

It is my understanding that this report is made for administrative, internal police department purposes only. This report is made by me after being ordered to do so by lawful supervisory officers. I have not been permitted a reasonable amount of time to confer with a PBA representative or attorney. It is my understanding that by refusing to obey an order to write this immediately, that I can be disciplined for insubordination and that the punishment for insubordination can be up to, and including termination of employment. This report is made only pursuant to such orders and the potential punishment/discipline that can result for failure to obey that order.

Legal Reminder

The legal defense policies of the Florida and Palm Beach County PBA have an important provision regarding representation.

If a member elects to secure representation by anyone other than the PBA (a private attorney, for example) that member is considered to have waived representation by the PBA. Once this happens, it is the PBA's option whether to continue to represent the member in that matter.

Please call the PBA office if you have any questions regarding this policy.

We want our members to be the first to know...

There's a great new way to stay up-to-date with the PBA on up-tothe-minute breaking news, events, money-saving specials and much, much more by receiving PBA texts and emails directly to your mobile device.

Visit www.pbcpba.org to sign-up today. Signing up for the service is free. (However, standard text message and data rates may apply).

*Be sure to add mail@pbcpba.com to your approved sender list.

E-PBA is Your Source For...

Timely news about what's up at the Florida PBA, helpful information regarding legislative issues, quick tips, and best practices for members. Knowledge about PBA issues is the strength of our Association.

To sign up...

visit www.flpba.org or call 1-800-733-3722 today!

(Your e-mail address will not be given to any other group or organization and you will receive no advertising from outside sources. E-PBA is available to PBA members only. Be sure to add "pbamail@flpba.org" to your approved sender list.)

Receive PBA's weekly "Capitol Report" newsletter during the legislative session via E-PBA, PBA's free e-mail service! To sign up, visit www.flpba.org or call 1-800-733-3722 today. The "Capitol Report" is only available via E-PBA.

Emergency Contact Procedure

Please be advised that the emergency number (561) 371-7200 is for CRITICAL INCIDENTS ONLY!

Our attorney(s) should ONLY be contacted after hours for critical incidents; that is, an officer-involved shooting, an in-custody death, an on-duty vehicle accident with injuries or if Internal Affairs investigators are responding right now to an incident.

If you are attempting to contact a PBA Attorney for any matter that is not a critical incident, please contact the PBA Office (561) 689-3745 during regular business hours 8:30 a.m.-4:30 p.m. Monday through Friday.

PBSO Charity Fund Deductions

The Palm Beach County PBA Charity Fund was established in 2004 to assist our members and their children with scholarships to defray the costs of higher education. In addition, the Charity Fund now helps provide charitable assistance to our members and their families who have experienced a life altering tragedy or a catastrophic event.

The PBA Charity Fund, Inc. is a 501(c)(3) organization. Contributions to the fund are fully tax deductible.

If you are a PBSO employee and wish to contribute to the Charity Fund, please visit www.pbcpba.org for instructions on donating or contact Elizabeth at the PBA (561) 689-3745.

Attention: Retirees

Please take notice that pursuant to §95.11(3), Florida Statutes, lawsuits, including "an action founded on negligence," and "for assault, battery, false arrest, false imprisonment, or any other intentional tort..." must be filed "WITHIN FOUR YEARS" of the incident date.

To the extent that such lawsuits may be brought against you after you retire, you need to consider continuing your membership for 4 years beyond your retirement.

If you are retired but have returned to law enforcement and are currently paying a "RETIREE MEMBERSHIP," you should be aware that if you are subject to such actions at a time when you no longer are paying the appropriate dues, the PBA cannot provide legal assistance. See Palm Beach County Policy 12-1.

Enjoy the full peace of mind your retirement should mean.

Get you PBA "Support Law Enforcement" Tag

Proceeds for purchases of The Florida PBA "Support Law Enforcement" license tag are deposited into the Florida PBA Heart Fund. Please ask for the PBA "Support Law Enforcement" tag when you visit your tag office and purchase this tag for your vehicles.



Palm Beach County Police Benevolent Association, Inc. 2100 N. Florida Mango Road, West Palm Beach, FL 33409 (561) 689-3745 • www.pbcpba.org



Get your PBA-Logo Merchandise

Rechargeable Mag Bulbs
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Lapel Pins
Handcuff Key\$7.50
the contract of the contract o
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PBC PBA Baseball Cap\$12
PBC PBA Polo\$30
MCSO PBA Baseball Cap
•
James O. Born Novel(s)\$20



THANK-YOU NOTES TO THE PBA

SCHOLARSHIPS

Sqt. Kazansian,

I wanted to express my Sincere thanks to you and the PBA for such a generous award I am working Very hard towards my goals and you can teel contident the Money is being put to good Jie. I apologize for not attending the coremony, but I was working. Thank you so much!

Kylee Godden

Dear PBA Committee,

Thank you very much for the Scholarship chuck. My family and I really appreciate everything the PBA Committee does for the Sheriffs department. I promise it will be going to good use. From Evan Laufer

> Dear Mr. John Kazanijan Thank you so much for the opportunity to recieve the PBA scholarship that Will help substantially with college, Sincerely

Muic Ortiz

Dear PBA Scholarship Committee,

Thankyou for rewording me with a scholarship. It will help me with my college expenses. It is an honor to be recognized by 150 committee

Thank you,

Zachary Brutner

Door John Kazanjian & PBA,

I have been meaning to thank you for monce again helping and supporting me towards my education/ Future. Some people don't have these kinds of appartunities and I am warm blasseal to have people like you in my life. One Step Claser to being nurse Kelly!

-Kelly Iso

June 25, 2015

Dear PBA Board.

I would like to sincerely thank you for you the generous scholarship. I was elated to be considered and then chosen to receive this award.

I am going to be a freshman this fall at the University of Central Florida where I will be an English major focusing on creative writing. After getting my bachelors degree I hope to work as a high school English teacher while working on my masters degree. In the long run I aspire to be an editor for a novel publishing company. I am excited to be taking this next step in my life, and this scholarship helps make it possible.

This scholarship means a lot to me. Not only does it help me financially, but it reinforces my belief in myself to have received such an honor- and I truly am honored. I hope to do great things in the future, and I will keep this association and its generosity in mind every step of the way.

Thank you again, Sincerely,

Madeline (Madeline Simmons Dear Palm Beach County PBA,

Trank you so much for your continued support! IT hard to believe That serior year has worred- it has been our amazing journey. Thank you so much Sarah Kate Belcher

THANK-YOU NOTES TO THE PBA / SCHOLARSHIPS

Dear PBA,

Thank you once again for the generous gift. The gift will go a long way in continuing my education. We all do not have the same paths in life, some know what is meant for them, others think they know, and some may never find out. Luckily for me, I have found my path. It may have not been as straight forward as some but it found me even through the ambiguity of life. This scholarship, even though it took a loss of life, will continue to do great things. It is our generation that will take the torch and push the limits now. We are pioneers; we have always had an innate urge to explore. I will do my father and the PBA proud by achieving greatness for all the sacrifices you've all made.

Thank You.

AJ Chavez

Dear, Scholarship Committee, Thank you for the Scholarship Money. It has been a great privelage to buy the resources I need for galasses. Sincerely, featin Schools JUSTEN SCHOOLET

June 28, 2015

Dear Mr. Kazanjian,

I would like to thank you and the scholarship committee for selecting me as a recipient for one of your scholarships. I will work very hard to ensure that your trust in me is well placed. My family and I truly appreciate all of the support we receive from you and the PBA throughout the year.

Thanks again.

Sincerely,

nitias

- Cimentay Hunpany

Timothy Humphrey

2015 To scholarship committee, I would like to thank you again for the scholarship money. It shall be put to good use again, in acquiring essential school supplies. sincerely, Jack schooley

thank

Dear Scholarship Committee, I manted to write to you all not only as a thank you for the scholarship I have received, but also as a thank you for providing a life lesson that Twell carry closely with me throughout my lareer and dife. When I walked cento the enterview in 2014, 1

Tleft disappointed that

I mas unable to answer your questions and lacked the knowledge of what scholarship timas even present for It has been from that moment that I have been sure to always do my research before entering any meeting. It is this experience that I am Certain well provide me the upperhand during pivatal momenty in my life. In fact it already has this past summer in was clueless and unprepared New York and as it continu to help Juill have you all and the memory of Kaitelin to

Sincerely grateful, Xlace Cinperger

THANK-YOU NOTES TO THE PBA / SCHOLARSHIPS

Police Benevolent Association 2100 North Florida Mango Road West Palm Beach, FL 33409

August 10th, 2015

Dear PBA Scholarship Committee,

I would like to say a tremendous thank you for the generous scholarship that you have awarded me. Receiving this award has been an honor and a blessing. I appreciate your generosity and the amazing opportunities you provide for students to not only continue their education but also to follow their dreams. I am very grateful for your support in my continuing academic career. Again, I thank you for your time and generosity.

Sincerely,

Aubrey Clark

PBA,
I really appreciate your
kindness!!!

you guys oure

THE BOMB. COM

Jonan Brinson

Dear Police Benevolent find,

Thank you so much for contributing
To my college education.

Your Scholarship was greatly opposited.

Thank you so much for

Your financial support.

Larah Home Horn

HI POLICE BENEVOIENT ASSOCIATION,

I WANT TO PERSONALLY THANK YOU FOR

Allowing me to persue my dream as a

college soccer player these past four years.

I can't believe I'm a senior, woodhoo!

Without your very generous scholarship

I wouldn't be able to say that, so

THANK YOU! I'll forever be grateful

For you guys!

Always,

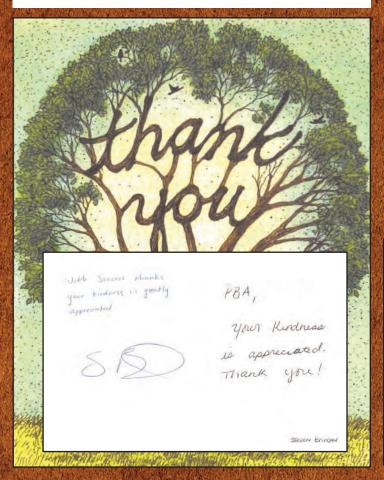
Elizabeth Gonzalez '15

THANK-YOU NOTES TO THE PBA

NEW PBA Scholarship committee,

I would like to thank you for the scholarship received this year. It was very generous and it will be put to great use to continue my education at FGCU.

Sincerely, Jessica McAfee



Dear Pain Beach county PBA. I am writing to give thanks with the upmost sincerity for the academic scholarship awarded to me. your funds allowed me to attend my university LOAN-FREE this summer term. I am extremely grater, for the opportunity to represent the PBA through this scholarship. Thanks for all you guys do! I And GO GATORS! - Jordan Svarez

> Corbin James Thomas 2306 SW Hunters Club Way Palm City, FL 34990

August 24, 2015

Palm Beach County Police Benevolent Association ATTN: Scholarship Committee

RE: 2015 Scholarship Award

Dear Board Members:

I would like to thank the PBA, the board and all its members for selecting me as one of the recipients of the 2015 scholarship reward. Thank you for the generous \$500 award.

It is a great honor to receive such an amazing scholarship after working so hard for good grades and an excellent GPA. I can assure you that it will be put to good use for textbooks, balance of tuition and other essential things needed for my college experience at Florida State University.

Thank you again for providing me with the additional assistance that our family may need for my continued education. I cannot express my gratitude enough, and I will not disappoint the PBA. Hopefully, I will see you all again next year as I would like to apply for this opportunity again in 2016.

Go Seminoles!

TO the PBA Scholarship commuttee,

Mank you very much for considering me as a scholarship recipient I am excited to start my college education and I am so greatful for the help of your generous scholarship.

Juliana Venetucci

THANK-YOU NOTES TO THE PBA / POLITICAL



February 5, 2015

John Kazanijan PBC PBA 2100 North Florida Mango Rd West Palm Beach, FL 33409

Dear John:

I would like to take this opportunity to thank you for helping to make the 2nd Annual Allen West Foundation JROTC PT Challenge a remarkable success. Your donation of food for this event was very much appreciated.

It is difficult to prepare today's youth for the life that awaits them in the future, however this event was a testament to the positive nature of community and the caring and steadfast commitment of what it means to be an American.

Realizing this event would not have been possible without all of your efforts, I offer thanks and appreciation to you from your community, your country and the cadets who participated.

Allen Ewest

Member of Congress (2011-2013) Lieutenant Colonel (US Army, Ret)



March 16, 2015

Mr. John Kazanjian Plaim Beach County Police Benevolent Association, Inc. 2100 N. Florida Mango Rd. West Palm Beach, Fl. 33409-6400

Dear Mr. Kazanjian,

Thank you and your organization for your endorsement and the generous contribution made on behalf of the Palm Beach County Police Benevolent Association supporting my campaign for re-election to the Royal Palm Beach Village Council. As always, I am very appreciative of your support.

I am proud to stand with all of our First Responders who do their jobs every day without hesitation to protect the health, safety and welfare of our residents. I look forward to working with you in the weeks and months ahead toward the goals we both share.

Thanks again for your friendship and support.

David Swift

Vice-Mayor Village of Royal Palm Beach, Fl.

5/8/15 Thank you for your very bried endorsenent letter and generous dock to my comparing bruedection, your brushing - both monitary and endorsenent - aids my and endorsenent - Druhs sovery efforts dramatically. Thurks sovery Dear John, much. Sincerely, Sylm rulbett with President

Deer 1

Thank you for your support in my re-election campaign for West Palm Beach City Commissioner, District 3.

I am already working with our Mayor and City Commissioners to get things done for our city and am running to be a voice our residents can trust.

I hope that my family and I can count on your continued support and I thank you for everything you do to make our

Short you for every thing

llat, Manh you so much for De PBA's generous contribution to Release's confrais. I appreciate our friendszif and look forward to working

SHERIFF RIC BRADSHAW



Palm Beach County

June 18, 2015

Police Benevolent Association Political Committee 2100 N. Florida Mango Road West Palm Beach, FL 33409

Dear Friend, Kaz

Thank you for your generous contribution to my re-election campaign for Palm Beach County Sheriff. I am very grateful for your support.

I care deeply about Palm Beach County. I am committed to our residents and ensuring public safety remains a top priority. As Sheriff, I have reduced gang violence and brought down the pill mills that have plagued our community. Crime is down and our community is now safer because of the work we have done.

I want to continue to serve our community so I can complete all of the law enforcement programs and initiatives I started to keep Palm Beach County safe. Your support will help me share my message with the voters.

Thank you again for your contribution to my re-election campaign. Please contact me if I may

Sincerely,

Ric Bradshaw Sheriff, Palm Beach County

6901 Okeechobee Boulevard, Suite D5-L20 • West Palm Beach, Florida 33411
Office: (561) 513-1655 • Fax: (561) 828-0440 • E-mail: Info@RicBradshawforSheriff.com
www.RicBradshawforSheriff.com

THE PALM BEACH COUNTY SHERIFF'S FOUNDATION

Positively Impacting Our Community

May 1, 2015

Dear P.B.A. Staff:

On behalf of Sheriff Bradshaw and the Palm Beach County Sheriff's Foundation, I would like to thank you for your recent contribution to the PBSO Family First—Leave No One Behind Benefit held on April 17 & April 18, 2015. These two fundraisers were put together in order to help three critically ill PBSO Family Members. Due in part to your generosity, these two events more than doubled our goals and we were not only able to help the three original families, but a fourth employee in need of out of state medical treatment was also assisted.

MACHIO

Teamwork and partnerships are important! Thank you for your continued support of those men and women in law enforcement that work tirelessly to keep those who live, work and visit our county safe.

If I can ever be of assistance, please do not hesitate to contact me at 561-904-8241.

Very truly yours,

Section Mgr. Diane M. Smith District 9 - Committee Chair smithdiane@pbso.org



3228 GUN CLUB ROAD, WEST PALM BEACH, FL 33406 • 561-688-3899 www.PBCSheriffsFoundation.com

Delray Citizens for Delray Police



Your Support
is greatly
appreciated
with Smein Thanks

Ferny.

PRESIDENT PERRY DONFRANCISCO

DIRECTORS ANDRE FLADELL

DAN BURNS BILL D'ADDIO

PBC-Police Benevolent Association, Inc. 2100 N. Florida Mango Rd. West Palm Beach, FL 33409

Palm Beach County Police Benevolent Association, Inc.,

On behalf of the Board of Directors of Delray Citizens for Delray Police and the Delray Beach Police Department, I thank you for your generous support of the 12th Annual Delray Beach Police Awards Banquet.

The Internal Revenue Service requires proof of gifts of \$250 or more. To the extent allowed by law, gifts to Delray Citizens for Delray Police may entitle you to a charitable income tax deduction. Please consult your tax advisor for advice regarding your specific tax situation.

Please retain this receipt as proof of your contribution.

Event Date: May 29, 2015 Contribution: \$500.00 Check# 13676 Advertising: \$200.00 Gift Receipt # 183

Sincerely,

Ten Dutranio

For this event, we cannot accept donations from a City of Delray Beach Vendon/Lobbyist, as defined by the Palm Beach County Code of Ethies. Sec. 2-442 Definitions.

40 South Ocean Boulevard - Delray Beach, Florida 33483



June 29, 2015

The AMIGOS experience has completely changed my life ... It opens you up to ideas and cultures you would probably never come across in your own community. It tacknes you have dalpt to difficult situations and think of solutions to problems even if they are not immediately.

obvious" -Participant Nicaragua 2014

Thank you for your gift of \$150.00 received on June 26, 2015 on behalf of Adrian Jordan Rackauskas 2015. Your donation directly supports AMIGOS' programs and our massion to inspire and build young leaders through collaborative community development and immension in cross-cultural experiences.

For nearly 50 years, AMIGOS has operated on the belief that young people can change the world. While the impact AMIGOS volunteers make in Latin America is considerable, what they bring back to their home communities is extraordinary. As one Volunteer stated. The yexperiences with AMIGOS were transformative. They helped me to define my passion for serving others and helped to broaden my perspective on the world."

In a complex and challenging world, AMICOS has built lasting cross cultural connections and inspire generations of global leaders. As we approach the milestone of our 50th Anniversary, our AMICOS community must come together to continue inspiring, challenging and transforming young people in catalysts for social change over the next 50 and beyond?

Thank you again for your generous gift.

Jan Jhothan Sara Nathan President & CEO



July 5, 2015

Palm Beach County Police Benevolent Association Cops for Kids 2100 N. Florida Mango Road West Palm Beach, FL 33409

Dear PBC Police Benevolent Association members,

On behalf of The Aaron Project we would like to thank you all for your contribution of \$150.00 to benefit the second annual Aaron Project Golf Tournament. Without your donation our tournament would not have been the huge success that it was.

As a result of golfer participation, tee and game sponsors, raffle items, silent auction and generous donations, we were able to raise over \$24,000. With the funds raised from The Aaron Project we are able to fund fifteen \$1,000 scholarships to deserving seniors in St. Lucie County. In May we awarded 8 high school students with "The Golden Cleat Award" which provided a pair of cleats to each of the students nominated by their coaches. Finally, The Aaron Project will be funding classroom grants for teachers in the fall.

We will continue to raise funds for The Aaron Project to honor Aaron and support students in the three areas in which he excelled: arts, athletics and academics. Thank you again for your kind and generous support. We look forward to working with you next year at the 3rd annual Aaron Project Golf Tournament scheduled for May 28, 2016!

The Aaron Project Golf Tournament Committee Members



NORTHSTARS, INC.

PO BOX 2612 PALM CITY, FL 34991-2612 772-287-9192

February 11, 2015

Palm Beach County Police Benevolent Association 5311 Lake Worth Road Greenacres, FL 33463

To Whom It May Concern:

On behalf of the youngsters, coaches, and the board of directors of Northstars, Inc., please accept our sincerest thanks for your 2014 cash gift in the amount of \$150.00. Your generous support makes the Northstars' basebal program possible.

More than 700 boys and girls from ages 7 to 17 have participated in the Northstars program over the past 15 years. These youngsters have utilized Northstars to improve their skills and nurture their love and appreciation for the game. In addition, Northstars Inc. has sponsored coaches and parents clinics to educate adults how to teach youngsters the game. Instructors have included Major League, minor league and high school players; professional scouts; and college and high school coaches.

You have our promise that every dollar donated to Northstars Inc. is directed to the players in the form of equipment, uniforms, professional instruction, fitness and speed training, tournament and league entry fees, and other operational expenses including insurance, umpires, and field rental. None of the money is used for administrative expenses.

We are proud of our program. We are equally delighted that you are part of our success

We thank you for your support.

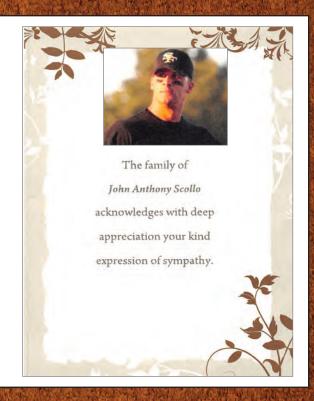
Sincerely yours,

more Progre

Mark Rodgers

THANK-YOU NOTES TO THE PBA / IN SYMPATHY

Palm Beach County Police on behalf of my son Kyle and myself-Thank you so much for donating to his college fund. Your generosity is greatly appreaated. Thank you -Tiffany / Kyle Scollo



TO THE PAIN BONCH A message to remind you that our thoughts are always with you.

It is with a very heavy heart that I write to you because, as you know, Gail was my friend. She was an anazing woman who had a wonderful spirt, beautiful smile, and was a quat listeneralways taking time from her busy day to hear the problems and good news of other was a sill all wise here others. We will all miss her: her family and friends, you and the staff of the Post, every police officer she net il her so years with the PBA and Me.

Gerry Rosenthal, Alan Aranson and I wanted to find a way to honor Gail. Both Gerry and Alan have Knawn Gail for years and held her in the highest regard. The three of us feet the best, most meaningful way to honor Gail is to dorlate to Kaitlin's scholarsup.

May the deep concern and sincere sympathy of others bring you comfort at this difficult time.

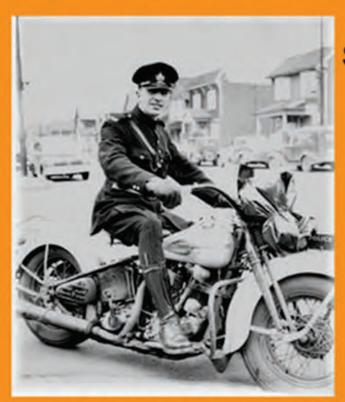
Please accept this donation as a tribute to Gail and her years of dedicated service.

Very truly yours, Duri Scarborough

DADE COUNTY POLICE BENEVOLENT ASSOCIATION OUR PARYERS ARE WITH THE SELDOMNINGE & PBA JOHN RIVEMA & AMILY

"THERE IS SOMETHING UNDENIABLY RIGHT ABOUT A COP ON A HARLEY-DAVIDSON."

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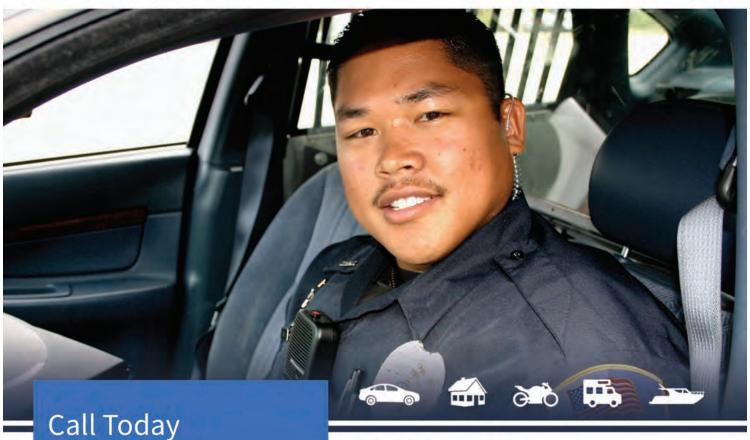
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For more information visit StarAndShield.com or Call 866.942.9822 Mon-Fri from 8:00 am to 6:00 pm ET

Star & Shield Insurance Exchange® (SSIE) is a Florida reciprocal insurer licensed by the Florida Office of Insurance Regulation to write personal auto insurance. Membership in SSIE is subject to the Subscribers' Agreement and Power of Attorney, and contingent on underwriting guidelines and policy ownership, and subject to change. Membership does not imply any legal ownership or rights to insurance products. Applicants are individually underwritten and must meet eligibility requirements. Some applicants may not qualify for auto insurance and/or all discounts. SSIE policies are non-assessable per Florida Statute 629.261 and available only in states where SSIE is licensed. Star & Shield Services LLC, which is part of Star & Shield Group, is the authorized agent for SSIE products. Homeowners, Boat, Motorcycle and RV are written through non-affiliated insurance companies and are sold through Star & Shield Services LLC. Purchase of these non-affiliated insurance products does not establish membership in SSIE. Promotional material for descriptive purposes only – insurance coverage subject to policy terms.