

DeSantis inauguration begins new era for the PBA



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COVER STORY





Seal of Approval

The PBA came out in force on Inauguration Day and found many signs that Governor Ron DeSantis is a man of his word. Palm Beach County PBA President John Kazanjian led a strong contingent to Tallahassee for the event. During his inaugural address and throughout the day, the governor provided confirmation that he has the backs of law enforcement officers and is focused on a productive and positive relationship with the PBA.

How to Train Your Reps

The PBCPBA conducted its training for members of the newly elected Board of Directors, who received a crash course in all things critical to serving as a union repPage 18

Fun-Raising

Two of the PBCPBA's most prominent fundraisers were once again a great success:

- Touched by an angel: Kaitlin's Angel Run continues to grow in participation and stature, fueled by some notable competitors......Page 20
- Dreams come through: Oldies Night at the Cars of Dreams Museum once again raises the roof to benefit the PBCPBA Scholarship Fund......Page 22

In Good Hands

Stuart Chief Joseph Tumminelli was used to a hands-on approach. When he became chief, he adopted a new style of leadership that is having a powerful impact on his department and the community it servesPage 26

Don't Forget to Vote

Municipal elections in Palm Beach County are slated for March 12. Check out the PBCPBA endorsements before going to the pollsPage 28



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MESSAGE

Follow our (unit) leaders to reach new heights this year



NHOL KAZANJIAN

You know me. I can be enthusiastic. Power of positive thinking, glass is half full and all that. Given the personal and professional challenges of the past several years, it's become a way of life for so many of us.

But rarely have I been as excited as I was on Jan. 29. The Patriots hadn't even won the Super

I presented some welcoming remarks to the 60plus people who attended our day-long training

for Palm Beach County PBA Board of Directors members. (By the way, props to the PBA legal team led by Larry Fagan and Angela Barbosa for hitting a home run with this training.) I looked around the room and the caliber of reps from Palm Beach and Martin counties confirmed that our union is currently at a peak.

We have a lot of well-respected members who want to be union reps. We're getting a lot of interest in being on the board because members are liking what we are doing. I think these unit leaders at agencies in Palm Beach and Martin counties understand the power of working together with management.

They know having a good relationship gets things done. They know getting along can benefit everybody. We don't hesitate to argue if we need to, but at the end of the day, we don't hold grudges.

To piggyback on that, right now I feel really positive about 2019. I don't know of a single chief at any agency that we can't go in there and talk with. We're all striving for one objective: what's good for the employee and, of course, our members. I believe things have not been this good in a long time, which is also due to the economy helping us get better salaries and benefits.

So, I'm looking forward to a memorable 2019.

Another prominent sign of the good times ahead came with the election of Florida Governor Ron DeSantis. So much has occurred since we endorsed Governor DeSantis to strengthen our relationship. As many of you know, as the newly elected Florida PBA president, I was asked to be part of his transition team. And the Florida State PBA leadership was invited to attend his inaugural ball.

It's clear that we're back. For eight years, we didn't get along with Governor Scott. We have a seat at the table with Governor DeSantis. We have his ear. He's a smart guy. He listens. He doesn't have an agenda like the previous governor.

The transition team included maybe 25 people from public safety. We discussed ways to keep the crime level down or keep it trending down. We addressed school safety and active-shooter training.

For the past two months, many people have been reminding me about what taking over as state president can mean locally in Palm Beach and Martin counties. They're absolutely right. I have been getting phone calls from the governor. We're in a good position to get things done, and we're not going to screw it up.

Of course, 2019 got off to a phenomenal start, and that had nothing to do with the Patriots. Our fundraising efforts are once again soaring to new levels. Our Angel Run continues to grow, and the fourth annual event featured the most participants we've ever had, including a special competitor who won the female 80-and-over division. Our PBA Oldies Night at the Cars of Dreams Museum in North Palm Beach was another revving success as well.

With the Kaitlin Kazanjian Memorial Golf Tournament moving to PGA National this year, we expect to generate even more support for our scholarship fund. And listen, the opportunity to help so many children of PBCPBA members go after their academic goals and dreams is one of the most rewarding aspects of this job. Thanks to all our members for making it possible.

You can see why I'm enthused, encouraged and excited. Our glass is overflowing. Let's make it our best year ever. That starts with the most important objective every day:

Be safe.

Kaz

JOHN KAZANJIAN PBCPBA PRESIDENT

PALM BEACH COUNTY PBA

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Effective Jan. 1, 2019 to Dec. 31, 2022

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Several of our members have incorrect information on file with the PBA office. Please check with your fellow officers to see if they receive the magazine and if not, please email Angela@pbcpba.org to update your information.



Visit our website at www.pbcpba.org

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A few words for future union leaders



LOU PENQUE TREASURER

As my career winds to a close and I move into the next stage of my life, I look forward to the next generation of Palm Beach County PBA members stepping up and taking on a more active role in this organization.

I have served as a union representative for the past 25 years. When I first started as a representative, I was fortunate enough to be able to learn from experienced union leaders, particularly Art Apicella and Ernie George. I spent a lot of time watching Art and Ernie and learning about the work required to serve the union members effec-

tively. Their phones rang almost constantly. They were always putting out fires or responding to PBA demands, whether related to issues with management, distressed members, political screenings, fundraisers for members or organizing activities to support political candidates who had the ability to impact the quality of benefits afforded to members.

Recently, I was at the Florida PBA Board of Directors meeting and heard Executive Director Matt Puckett make an interesting observation. He asked the entire group, which consisted of union leaders and representatives from throughout the state, who was a millennial. Millennials are now approaching the age of 40. What was shocking was that not one person in the room

raised their hand.

Four years ago, I decided not to run for re-election as representative in West Palm Beach, leaving it open for the next generation of officers to get more involved. Individuals did step forward and are doing a great job. Current West Palm Beach President Dennis Hardiman is actively involved and really stepping up to the plate. In the most recent election this past fall, we had some new representatives join the team. I hope they stay actively involved. There are a lot of moving parts involved in supporting members, and there is no way to learn it from a book. It takes experience and a willingness to devote precious personal time and be accessible to your coworkers.

Union leaders will not always be able to make every member happy. No matter how hard you try, there will be people complaining about their lack of benefits and talking about how they could do it better. It is important to engage and recruit these individuals to help find solutions. If you are interested in being a union leader, I suggest you spend some time working with current leadership to learn what is involved and see what you may be able to contribute.

If you have any questions about providing leadership to members or answering their questions, please reach out to me at 561-889-4577 or lou@pbcpba.org.

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Technology: Agency seizing of personal property



In a day and age when technology abounds, the question of whether your employer can access (seize) your personal cellphone and its contents continues to arise.

If the employer gave you a phone as part of the job, the answer is an obvious "yes." If the cellphone is your personal property, it becomes a slightly more complicated issue. Employees may wrongly believe that because they are using their own device, there is some expectation of privacy

in that device's information. Interestingly, government employees typically have greater privacy rights than private employees because government employees have Fourth Amendment constitutional rights prohibiting unreasonable searches and seizures (See City of Ontario v. Quon, 30 S. Ct. 2619, (2010)).

In Quon, the U.S. Supreme Court held that a police officer's personal text messages on a government-owned pager were not private and the employer/police department had a right to view the messages.

As a general proposition, employers typically cannot monitor or obtain texts or voicemails on an employee's personal cellphone (See HR Examiner, employee privacy, "What Can Employers Monitor," Oct. 4, 2011, available at www.hrexaminer.com).

But, if private devices are used for "public functions or work,"



then the messages may be discoverable — particularly in Florida, with its broad public records and discovery laws (See Society for Human Resource Management, questions about employee cellphone privacy, Aliah D. Wright, March 2, 2017).

In addition, the individual agencies' policies on the subject will go a long way toward setting the parameters for what devices are "searchable" and under what circumstances. The Supreme Court held that "The policies, practices and customs of the workplace in issue are relevant and these operational realities may diminish the reasonable expectation of privacy that an employee may otherwise have in certain electronic devices." (See Searches in the Workplace by Brandin O'Connor, Shields, O'Donnell and Mackillop, LLP, July 18, 2014, www.somlaw. com.)

The main takeaway here is, if it can be shown that the information contained on an officer's personal cellphone is job-related, employees may assume that information contained on personal cellphones can be potentially accessed by their employer.

> In the case of Christal v. Police Commission (1939), 33 Cal.App.2d 564, the court stated the fol-

> "The duties of police officers are many and varied. Such officers are the guardians of the peace and security of the community, and the efficiency of our whole system, designed for the purpose of maintaining law and order, depends upon the extent to which such officers perform their duties and are faithful to the trust reposed in them. Among the duties of police officers are those preventing the commission of crime, of assisting in its detection, and of disclosing all information known to them which may lead to the apprehension and punishment of those who have transgressed our laws." (Emphasis added.) (See Officers' Personal Cellphones Subject to Discovery, p.2. Jones and Mayer, October 2011, 118th annual Police Chiefs' Conference.)

Simply put, if your texts can be tied back to work-related discussions, you can bet they are searchable/discoverable by your employer for disciplinary purposes and otherwise.

Agencies can help to reduce the "false" expectation of privacy on the part of officers regarding job-related information on their personal cellphones by specifically enacting agency-wide policies that mention the scope of what is precisely retrievable by the agency. The pictures of your kids on your phones may not have that specific job-related nexis necessary such that your individual agency can download those pictures.

Agencies should create narrowly written internal policies clearly expressing that if an officer takes his or her cellphone on duty, the phone's records and information may become public, particularly in Florida.

An easy way for officers to avoid departmental access to their personal cellphones is by not taking them on duty. Also, do not use a personal cellphone in any job-related fashion. That includes giving a personal phone number to a confidential informant. (See *Mayer*, supra.)

Be safe.

Board of Directors Meeting Attendance - Wednesday, Sept. 5, 2018

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Ernest W. GeorgeX	Brian TisonX	Brian RonkX
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<u>*</u>	Andrew PorcelliEXCUSED	
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Greg Allen X	James Holloran, AltX	
Larry FaganX	Jake Sirmans, ApptEXCUSED	PBSO - Civilians
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, Alt	Michael Trimble, ApptX	Kayai Graham, Appt
, Alt	Edward Burke, ApptX	Ray GriffithX
, / III.	Martin County Tax Collector	Palm Beach Gardens
Delray Beach	George SternerX	
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Juno Beach	John McGuire	Nir MordechayX
Michael GrahamEXCUSED	Chris CarisX	Cornelius McGriff X
Jupiter	Carlos Ugalde, AltX	
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Welcome New PBCPBA Members

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Honoring Retired Members

NAME RETIREMENT DATE NAME **RETIREMENT DATE** JOHN NESTERUK NOV. 11, 2018 MICHAEL BAIR DEC. 21, 2018 KRISTINE BRACK DEC. 15, 2018 **FELIX NEWKIRK** JAN. 25, 2019

SAVE THE DATES

The 4-1-1 on important dates and events for PBCPBA members



Election Day in Palm Beach County

Don't forget to vote.

Municipal elections are being held in the following towns: Highland Beach, Juno Beach,

Jupiter, Lake Park, Lake Worth, Loxahatchee Groves, Ocean Ridge, Pahokee, Palm Beach Gardens, Palm Beach Muni, Palm Springs, Riviera Beach, South Palm Beach, Tequesta, West Palm Beach and Boynton Beach.

To find your local polling place, go to www.pbcelections.org/ Election.aspx?eid=168.



Kaitlin Kazanjian Scholarship Golf Tournament

The nationally renowned event moves to the PGA National Resort this year, where the PGA Tour's Honda Classic played two weeks before the PBA outing.





PBCPBA Scholarships Application Deadline

The scholarship program consists of the Palm Beach County PBA Scholarship, the Kaitlin Kazaniian Memorial Scholarship and the Brian Chappell Memorial



Scholarship Fund. Scholarships are available to children of PBCPBA members who are enrolled or plan to enroll at a two- or four-year college. Only applications for the upcoming school year will be accepted.



12th Annual Police Officers' Ball

The weekend event held at the PGA National Resort & Spa attracts dignitaries from across the U.S. and recognizes the PBCPBA Officers of the Year.





Yvette Trelles, Esq. Of Counsel



Personal Injury Representation for the First Responder



Margaret Bichler, Esq. Of Counsel

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State PBA on the move

BY MITCHELL KRUGEL

When he took over as president of the Florida PBA in October, John Kazanjian promised to go the extra mile for all members. Or, in this case, 623.7 miles.

On Feb. 11, Kaz made the trek to visit members of the PBA's Northwest Florida chapter, which represents police officers from Escambia, Okaloosa and Walton counties in the panhandle. To put the 623.7 miles from Palm Beach County to Escambia County into context, Escambia is located in another time zone.

"I made a promise that I would visit any chapter or charter when they have a membership meeting to see what issues there are out there and what we can do better," Kaz explained. "We're trying to build up the critical mass of membership and get the word out that the PBA is back."

As Palm Beach County PBA members know, Kaz can be adamant about spreading the word, especially when he's advocating for the union. And he appears to be bringing that going-the-distance perseverance that he learned from PBCPBA Executive Director and former PBA President Ernie George back to the state.

Prior to traveling to see the Northwest Florida chapter, Kaz and other PBA executive board members visited Tampa to help that charter in its support of former police chief Jane Castor's campaign for mayor of the city. Then, the state PBA hit Orlando to speak with members of the Central Florida chapter.

"We want to remind them we're here for them and we have resources to help them out," detailed PBA Executive Director Matt Puckett, who has been on the road with Kaz. "It's easy to sit up here in Tallahassee and think you have everything figured out, but you don't. So it's always great to talk directly with the membership and get that perspective."

The road work also has been an opportunity for the PBA to convey to members the influence the union can generate statewide through its unity. And then there's the strength in numbers that can perhaps get all law enforcement throughout the state to see how the PBA can provide better representation than other public safety labor unions.

Expanding the breadth of the PBA also means bringing the state to the chapters who can't make it to the state capital for meetings as much as they would like. The visit to the Northwest Florida chapter did just that.

"It's nice hearing it from the source about what's going on in the capital," commented Northwest Florida President Lee Tyree. "Our members are interested in the plans they have with the state and how they are communicating with the governor, meeting with legislators and trying to enhance the careers of law enforcement."

Tyree added that this was the first time he can recall having the state PBA president come to visit in many years. And having Kaz address the Northwest Florida chapter meeting confirmed what made members feel like they are part of the overall group.

"We have a president who is a charter president, too, and he wants to deliver the service to the rest of the state that he has been bringing as president of the Palm Beach County PBA," Puckett observed. "He's been there, and they know he's in the foxhole with them. They know he's got their back."



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PBA meeting demand to set priorities for legislative session

BY MITCHELL KRUGEL

Interim committee meetings present an opportunity to establish priorities before the annual legislative session begins. But with a new administration taking office and a new state legislature with a new Senate president, new Speaker of the House and new committee chairs preparing to sit, a mixer or meet and greet might have been more necessary than actual meetings.

Accordingly, the Florida PBA made the rounds to shake hands and conduct some significant relationship-building prior to the March 5 start of the 2019 legislative session. It's going to be that kind of session, especially with lengthy and robust discussions addressing criminal justice reform on the

"This is the best time for groups like ours to get our priorities squared away early," Florida PBA Executive Director Matt Puckett said. "Some of the new people are learning their positions, getting their sea legs and setting the agenda from the legislature standpoint."

In the interim, Palm Beach County PBA President John Kazanjian, the recently elected state PBA president, and other executive board members have been in Tallahassee to make sure the key political players have a unique understanding of issues important to law enforcement.

The substantial turnover in both houses of the state legislature has created some new ways of getting things done. Some of the key positions with new leadership include the House appropriations committee and the Senate committee on criminal justice.

Puckett noted that some of the people in the Governor De-Santis administration portend pathways for the PBA to further its political priorities. One of those is DeSantis' chief of staff, Shane Strum, who served in the same position for Governor Crist and has a longtime relationship with the PBA.

"Governor DeSantis has made some phenomenal choices for his team," Puckett added. "We really feel the governor's office is a well-oiled machine. The people know the ropes and are experienced doing legislative work."

When the session begins, PBA members will be interested in tracking the discussion about mandatory sentencing. Jeff Brandes, the new chair of the Senate's criminal justice appropriations committee, is reportedly planning a top-to-bottom review of sentencing laws, especially those related to drug offenders.

Leaner sentencing for repeat drug offenders might come under scrutiny, but there will be PBA lobbying to make sure violent drug offenders don't get such consideration. There might also be discussion about whether inmates need to continue to serve out 85 percent of their sentences.

Some nuances, like the theft of property at minimum value of \$200 being subjected to hard-line sentencing, will come under review as well. Be sure, though, that the PBA will stand for the hard line on crimes like murder, sexual assault or murder or assault on a police or corrections officer.

"Florida might be going to a version of the congressional First Step Act," explained Puckett, referring to the law President Trump signed in December to ease mass incarceration. "I don't know how it will turn out. I don't know if the House will be as eager. We're going to be involved on that. We've got some policy issues."

Another legislative agenda item for the state PBA comes from the groundwork PBCPBA Vice President Rick McAfee and Treasurer Lou Penque have laid to speed up the process for DNA evidence to be used in making arrests. The current law hasn't been changed in 10 years, but with better technology and maturation of the science of using DNA, the evidence could become much like a fingerprint to quickly identify perpetrators.

The bill is being cosponsored in the House by Representative Chris Latvala, son of longtime PBA supporter and former State Senator Jack Latvala. The Senate sponsor is Jason Pizzo, an assistant prosecutor in the state's attorney's office in Mi-

"From a crime-fighting standpoint, this is something we don't typically get involved with," Puckett commented. "But we're going to go after this thing."

And the work to reclaim some level of COLA and minimize pension contribution reductions by employers will move full speed ahead. Legislators have agreed to conduct a study that looks at options for reinstating COLA.

Finally, the PBA has set its sights on increasing pay for state law enforcement officers and state corrections officers. Having to work on year-to-year contracts that must be renewed annually, combined with overburdened workloads and lack of training, is making it more difficult to keep officers in state law enforcement jobs.

So the work has begun, and on March 5, it will get even more intense. It's going to be that kind of a session, and Puckett will keep members informed with reports that can be accessed on the state PBA website at www.flpba.org.

Glory Day

Say 'yes' to the way Governor DeSantis addressed the PBA and law enforcement on Inauguration Day



From left, State Corrections Chapter President Jim Baiardi, Dade County PBA President Steadman Stahl, Palm Beach County PBA President John Kazanjian and Southwest Florida Chapter President Mick McHale at the Governor's Inaugural Ball.

BY MITCHELL KRUGEL

Tuxedos were the Class A uniform for this historic, hallmark occasion. Black. Bowtie or necktie with Windsor knot and tie tack. Cummerbund and cufflinks optional. Florida PBA pin on the lapel.

Wearing refined and distinguished full dress, John Kazanjian led the Florida PBA into the 2019 Governor's Inaugural Ball. In his dual role as Palm Beach County PBA president and Florida PBA president, Kaz accompanied PBA Senior Vice President Mick McHale, Vice President for Services Jim Baiardi, Dade County PBA President Steadman Stahl and PBCPBA Treasurer Lou Penque through the receiving line and photo op with Governor Ron DeSantis

and First Lady Casey DeSantis.

The line paused momentarily for the governor to firmly extend his hand and reach out to the PBA with the same conviction he has since October, when the union first endorsed him. To call this a memorable moment for Kaz and company would be accurate on a personal level. For all of Florida law enforcement, however, it was a momentous zenith to an Inauguration Day that confirmed newfound hope for support missing in action the past eight years.

"We went to the ball and we were VIPs," Kaz noted. "I think it's a sign that we're going to have a great relationship with Governor DeSantis. For eight years, we didn't get along with the governor. But now we're back."





Ron DeSantis is sworn in as Florida governor with his wife, Casey, and 9-month-old son, Mason, standing by.

Clearly, the PBA came to the inauguration dressed for success. Members from across the state who attended the ceremony at the state capitol numbered more than 30. And perhaps a great sign that a new day is rising on the relationship between the administration and law enforcement is how the sun was shining and the weather was considerably warmer than it has been for past inaugurations.

Additionally, DeSantis made it a point to recognize the service of law enforcement during his inauguration address, as he did throughout his campaign, and by naming Kaz to represent public safety on his transition team. And the governor seemed to prove he is not just about talking the talk by announcing that he was canceling the traditional Inauguration Day parade so he could go right to work.

"It was a day of celebration for us," Pengue confirmed. "He was the best candidate for law enforcement and public safety, and that's why we're all smiling."

Picture this

Dade County's Stahl typically comes back from a big event with hundreds, even thousands of megabytes of photos. In most of these shots from Inauguration Day, PBA members are smiling.

Some frames find them squinting because the sun is in their eyes; Inauguration Day seemed to flash the sense of how the future is so bright. Much of that has to do with the swearing in of DeSantis and an apparent pro-law enforcement administration that includes Attorney General Ashley Moody.

But long before he stepped up to take the oath of office while cradling his 9-month-old son Mason Joseph, DeSantis cast an image that captured public affection. The PBA initially focused on his military background as a U.S. Navy judge advocate and has heard him reiterate the statement he made in his inaugural address about how police officers deserve support, not condemnation.

"We saw this vision in him when he became the nominee, and in almost every one of his speeches he gives a shout-out to the law enforcement community," disclosed Baiardi, who is also president of the PBA's State Corrections Chapter. "He's always saying, 'They have our backs. I will have theirs.' So far, he's proving that."

When the PBA vetted DeSantis, Penque put the question to him that every law enforcement officer wanted to ask. Would he be cutting public employment pension funding?

DeSantis, in fact, replied that he was more invested in restoring the benefits that members had lost the past eight years. And he did so in a manner that implied he fully intends to walk the

"He's extremely intelligent and well-researched," detailed Florida PBA Executive Director Matt Puckett, who was also part of the union's contingent attending the inauguration. "He



knows what he knows, and he knows more than you think he knows. He does his homework before he sits down to talk with vou."

DeSantis put together quite the study group as part of his transition team. Kaz joined 25 representatives from public safety - including two other union leaders - who gathered for a series of meetings in December to create a checklist of issues for the governor to address.

The discussion began by focusing on topics to keep the crime rate trending down. School safety, active-shooter training and the opioid crisis also emerged as priorities. Kaz added the issue of texting while driving to the list, and, of course, increasing salaries and benefits garnered significant attention.

Inauguration Day served to reaffirm the attention to such detail.

"The overall consensus of the moment for those of us in law enforcement is that we are looking forward to the transition," observed McHale, the Southwest Florida Chapter president. "We went into the inauguration with the sincere hope that the

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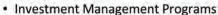
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GLORY CONTINUED FROM PAGE 15

governor and his administration would embrace the efforts and sacrifice that are made by members of the law enforcement community, and we are optimistically hopeful that he will address the various deficiencies that currently exist."

With former Florida governors including Jeb Bush and Bob Graham in attendance, Inauguration Day certainly sent up an aura of hope. "A positive vibe that was something I never experienced," Penque admitted.

The vibe from DeSantis was palpable and impactful.

"It was a nice, classy event, but you could tell he was ready to work," Baiardi commented. "He even said he didn't like the celebration part because he had work to do."

Say 'yes' to the address

How much work was evident when the governor gave his inauguration address. DeSantis made one pledge: "The sweat off my brow, a full heart, my best judgment and the courage of my convictions."

His mission statement was direct and designed to lead a group effort.

"It now falls to me to build upon the foundation that has been laid, navigate the challenges - economic, environmental, constitutional - that lie ahead, and steer Florida to a stronger, cleaner and safer future," DeSantis implored. "Let's promote a virtuous cycle whereby low taxes, a reasonable regulatory climate, a sensible legal system and a healthy environment attract jobs, business and investment."

He emphasized that the state's economic potential will be jeopardized if the problems affecting water resources are not solved. He stated a resolve to support education with a greater emphasis on vocational and technical training. Then, DeSantis

took on a topic that is making all law enforcement officers and their families feel some pain.

"In no area is legislative initiative more needed than in the field of healthcare," he charged. "The escalating cost of medical care, prescription drugs and health insurance has wreaked havoc on family budgets, priced many out of the market entirely and has put significant stress on our state budget. The current system is riddled with perverse incentives, intrudes on the doctor-patient relationship and is mired in bureaucracy and red tape. The people of Florida deserve relief."

And then he took on a topic that is adding pain to policing - the role of the judiciary. Enough, he said, of judges trying to expand their power beyond constitutional bounds and substituting legislative will for dispassionate legal judgment.

"To my fellow Floridians, I say to you: judicial activism ends, right here and right now," DeSantis announced with great conviction. "I will only appoint judges who understand the proper role of the courts is to apply the law and Constitution as written, not to legislate from the bench."

Saving the best for almost last, DeSantis turned his remarks to law enforcement. He specifically referenced school safety by emphasizing that his administration must never turn a blind eye to those who represent a danger to schools and the community. And, in underscoring his posture of standing with law enforcement to protect the communities, DeSantis offered these

"We will stand for the rule of law," he accentuated. "We won't allow sanctuary cities. And we will stop incentivizing illegal immigration."

The message

The PBA's response to Inauguration Day included a bold statement. During the election, an anti-police group posted a



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billboard in Tallahassee showing DeSantis as a puppet with the caption, "Ron DeSantis is not our governor."

As Florida PBA president, Kaz directed Puckett to post two responding billboards right off the main drag in Tallahassee. They read, "Ron DeSantis is Everyone's Governor." The PBA logo is displayed alongside the message and under it is the hashtag "Fla4all."

McHale indicated that DeSantis has fulfilled this PBA prophecy by taking aggressive action in his first 30-45 days. He is addressing areas of concern in public safety, education and processes creating electoral problems that have embarrassed the

The PBA has also met with Attorney General Moody and received additional assurance that areas of concern for law enforcement are being addressed. So it's no surprise that at the inaugural ball, Kaz, McHale, Baiardi and Stahl only saw the governor dance with Casey for a few minutes. He cut out early because he had to get up for work the next day. And that is what the PBA came to Inauguration Day to see.

"His aggressive position of addressing the issues is a positive position for me," McHale added. "Everywhere in the state of Florida, the women and men in our profession should have that positive feeling when they go out on patrol — that they can depend on the governor's office to have their backs."

The presence at the inauguration and the VIP invitations to the ball can be construed as building blocks for a relationship with the administration that has been a long time coming. It can confirm the PBA has a seat at `the big table, and that those three letters carry a level of respect in the state capital.

But it's also fair to say that the PBA left Inauguration Day with some cautious optimism. This was the first time Pengue had been to an inauguration, and amid all the pomp and circumstance, he hoped the PBA was not all dressed up with no place to go.

"He does seem forthright and genuinely concerned," Penque confided. "As an organization, we're excited to work with a new governor and get some good legislation through that will be positive for our members. The proof will be what's to come."

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Training Day

PBA reps get crash course in how to stand up for members

BY MITCHELL KRUGEL

Nearly six hours of absorbing data related to employment at will, right to work, past practice, tentative agreements, insulated periods, unfair labor practices, direct dealing and management rights compelled the nearly 70 members who attended PBA Representative Training on Jan. 29 to feel like they had just been through two semesters of law school.

The quadrennial tutorial led by the PBCPBA legal team detailed the duties of being an agency rep at any of the 27 union agencies in Palm Beach and Martin counties. Curriculum devoted to collective bargaining, contract oversight and labor relations equipped reps to be the PBA's eyes and ears at every agency and give members a voice in the formation and administration of their working conditions.

The streaming of material generated so much desire among attending reps to bring back information that many stayed more than an hour after the 3 p.m. dismissal to ask questions of attorneys Larry Fagan, Angela Barbosa and Brennan Keeler. It was that kind of day to fulfill the mission of PBA representatives becoming thoroughly familiar and fluent with the terms of their collective bargaining agreements and conditions of employment.

"I learn something new every time I go there," commented Willie Weiss, who began his fourth four-year term as an agency rep for the Martin County Sheriff's Office this year and has been to the training on three previous occasions.

"It addresses so many things at the agency level related to what you can do and cannot do as a rep," Weiss continued. "You walk out with a sense of protecting your fellow officers and having a voice in your agency."

Just like being a police officer, serving as a PBA rep is a calling. The calls from members come early in the morning and often, and the training helps reps know when their antennae should go up — when something happens that requires raising an alert and calling the PBA.

Issue-spotting is a requirement for every rep, so the training focused on alerting reps – as the first line of defense in their agencies – to the key issues. These might include what the administration is doing or what is happening to the rank-and-file on the street. And whether new policies are being instituted that the PBA is not aware of. Or what disciplinary action being taken against members.

"Any issue that requires legal attention that is encroaching on members' rights," Fagan explained. "Reps need to know what issues there are on the scene and report back to see if they need our support."

Reps emerged from the training prepared to answer that call that comes in the middle of the night from a member who has just been involved in a critical incident. They received an overview of many of the possible issues to know what kind of responses they might need to many of the possible questions.

And reps came out of this training day realizing that they don't need to know everything.

"They know what they can tell their members about what kind of options they have when somebody is facing disciplinary action. They know how we approach a shooting," Barbosa added. "They are prepared to answer questions, not just about collective bargaining, but about unfair labor practices or what members' rights are if they are called in for an internal affairs investigation."

Between presentations about grievance resolution options, "just cause" tests, navigating PERC, the PBA's legal defense benefits and how to promote job security, some notable guest speakers offered unique insight. Palm Beach County Sheriff Ric Bradshaw stopped by to provide his perspective about situations when officers get "jammed up" on the job and what is of the utmost importance if they do find themselves in such a situation.

Sheriff Bradshaw advised that the most important thing to do when coming forward is not to lie.

"He talked about the need to take responsibility for the issue," Fagan reported. "He emphasized that it's all about truthfulness, that the cover-up is worse than the crime."

Keeler headlined the morning session with insight about how collective bargaining is linked to the political process. Political involvement is critical, he reminded, to enhance the value of a PBA endorsement for county commissioners or other elected officials who might be involved in the bargaining process. That could be the tipping point when the commissioner has to vote if contract negotiations reach an impasse.

Additionally, Suzanna Scarborough, a senior associate with the noted law firm Bichler & Longo that represents first responders, culminated the morning portion of the training by advising reps about how members can make workers' compensation claims for heart disease, hypertension and other conditions that result from the job under the Heart and Lung Bill.

So much information needed to be covered that all reps were given a 110-page manual the PBA put together as the representation encyclopedia. The book is filled with information on hot-button issues that union attorneys get questions about nearly every day.

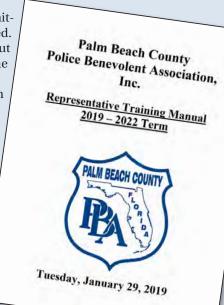
"The training was a first point of reference to get into the nuts and bolts of being a labor representative day-to-day," Barbosa disclosed. "The manual will enable reps to read more about it so they can alert members of their rights."

Coming out of the six-hour session, the attending reps made a lasting impression about the impact they are now equipped to make on PBA members.

"This is a very committed group," Fagan declared.
"They seemed to be about 'la causa.' You know – 'the cause.'"

After his fourth such training day, Weiss confirmed the cause that made participation so worthwhile.

"For me, I like to be able to stand up for the guy that maybe is being taken advantage of," he exclaimed. "That's what the PBA is for – to stand up for the members."



PBCPBA golf outing teeing it up with the PGA

The Palm Beach County PBA's Kaitlin Kazanjian Memorial Golf Tournament deserves to play at a course commensurate with its stature as an extravaganza renowned throughout the state and even the country.

Augusta National, Pebble Beach and St. Andrews were not available, however.

But PGA National in Palm Beach Gardens had an opening among its array of championship courses. And, after courting the PBCPBA for a while, PGA National - the home of the PGA Tour's Honda Classic - has become the new, luxurious stage for this outstanding outing.

The 16th annual Kaitlin Kazanjian Memorial Golf Tournament will tee off on March 23 on PGA National's Fazio Course, one of five on the premises built by some of the biggest names in golf, in-

cluding Jack Nicklaus.

"PGA National had been after us for five years, so it was an easy decision for us to move," PBCPBA President John Kazanjian stated. "The course looks so great. It's a no-brainer."

The PBA golf outing had a comfortable home at the Sandhill Crane Golf Club in Palm Beach Gardens for the past several years. Some new construction there,



however, put some of the outing's attributes at issue and precipitated the need to look for a new home.

PGA National is offering its Honda Pavilion as the PBCPBA's tournament hub and space for the pre- and post-tournament festivities. The PBA Grill Team will once again be on hand to prepare a feast fit for the 144 players, who committed as soon as last year's tournament conclud-

With the move to PGA National, the tournament has picked up more than just momentum.

"We are full steam ahead," reported PBCPBA Special Events Coordinator Wendy Coleman, who is spearheading organization of the outing. "We have

quite a few more sponsors this year. If you ask me, I think this is going to be one of our best years yet. A lot of that has to do with the new venue. If you're going to play golf, you want to play PGA Nation-

The PBA will be going into PGA National just two weeks following the 2019 Honda Classic. Players in the outing will get to enjoy the same TifEagle grass on the greens and Celebration Bermudagrass on the fairways as the PGA Tour pros will be pitching and putting from.

What's more, PGA National offers its Unsung Heroes Summer Golf promotion, which enables first responders to play the course for a special rate of \$45 from June 1 to Aug. 31.



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Kunning in the Family

Presence of a noteworthy mom accentuates how Angel Run has become a magnificent event

The youngest competitor in the third annual Kaitlin's Angel Run was a 2-and-a-half-year-old girl who ran alongside her pregnant mother. The oldest runner was the 86-year-old mother of a certain Palm Beach County PBA president and grandmother of the event's namesake.

These were just two pieces of evidence attesting to how big an event the New Year's 5K safety awareness walk/run has become. Participation has grown to 220 runners, and they came from as far away as Taos, New Mexico, Chicago and Michigan to help raise money for the Palm Beach County PBA scholarship fund in honor of Kaitlin Kazanjian.

So, when PBCPBA President John Kazanjian presented the medal for winning the Female 80-and-over division to his mother, Marge, well, here was further proof of how the Kaitlin run continues to be touched by an angel.

'Kaz was very excited about giving her that medal. He was very proud of her," observed Wendy Coleman, the PBCPBA special events coordinator who helped organize the Angel Run. "She is an amazing woman, and for 86, she's pretty spry. She will keep you on your toes."

The Angel Run has also grown every year because it has become a true family event and an occasion that brings people and law enforcement officers together. Officers from Jupiter, where the race was held at the FAU campus, PBSO and surrounding agencies came out as early as 5 a.m. to help set up the course. They were on hand throughout the day.

The family appeal could also be seen in Doug Kast, the man from Taos who won the Male 40-to-49 division. Nalia Kast placed 10th in the Female 18-and-under division, and Stacy Kast placed 15th in the Female 40-to-49 division.

The race featured some excitement heading to the finish line. Mark Moehling edged Sherone Johnson Jr. to win the male overall title. He covered the 5K in a blistering 18:19, seconds ahead of Johnson, who won the Male 18-and-under division.

Stefanie Garrett covered the course in 24:03 to emerge as the female overall winner, and her daughter, Makinley, placed 12th in the female 18-and-under division.

The spirit of the day seemed to be capped off when Richard Lauer ran the 5K in 23:18 to finish 14th overall. Lauer won the



Marge Kazanjian with her son, PBCPBA President John Kazanjian.



Richard Lauer was the oldest male competitor and won the Male 70-to-79 division.

Male 70-to-79 division.

His presence along with Marge inspired a feeling that apparently will keep Kaitlin's Angel Run moving forward.

'We got nothing but positive compliments from everyone involved," Coleman noted. "They were all saying how they can't wait until next year."

Kaitlin's Angel Run Results





Male Overall Winner

Mark Moehling

Female Overall Winner Stefanie Garrett

Male 18 and under

- 1. Sherone Johnson Jr.
- 2. Carson Jensen
- 3. Tucker Minton

Female 18 and under

- 1. Jessica Hausman
- 2. Samantha Hausman
- 3. Jordyn Kohn

Male 19 to 29

1. Theo Mancheron

2. Joshua Barlow

3. Daniel Adelman

Female 19 to 29

- 1. Heather Timm
- 2. Shannon Makowski
- 3. Stephanie Aceti

Male 30 to 39

- 1. David Goldstein
- 2. Tad Sacheck
- 3. Johannes Traster

- Female 30 to 39
- 1. Alexis Barron 2. Christine Santoro
- 3. Nicole Hardy Smith

Male 40 to 49

- 1. Doug Kast
- 2. Jeffery Burley
- 3. Robert Corcoran

Female 40 to 49

- 1. Elisa Snyder
- 2. Debra Kissen
- 3. Tracy Kirkpatrick

Male 50 to 59

- 1. David Moss
- 2. Dale Ruby
- 3. Gregg Fields

Female 50 to 59

1. Toni Medvetz

- 2. Theresa Mercurio
- 3. Tracy Lehner

Male 60 to 69

- 1. David Garfield
- 2. Gary Selden
- 3. Bob Allen

Female 60 to 69

- 1. Adrianne Lamont 2. Ann Wark
- 3. Cathy Quinn

Male 70 to 79

1. Richard Lauer

Female 80 and over

1. Marge Kazanjian



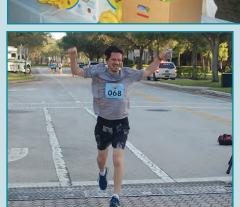






















Oldies Still Goodie

PBA event at Cars of Dreams Museum continues to drive fun and funds

It has become a can't-miss mix for the Palm Beach County PBA: Combine the finest and flashiest collection of classic cars in America with the finest food from the PBA Grill Team, support from members and the community and jammin' to the oldies, and what do you get?

A windfall for the PBCPBA Scholarship Fund.

The 9th annual Oldies Night at the Cars of Dreams Museum in North Palm Beach on Jan. 19 once again brought its special blend of fun-in-the-sun for hundreds of PBA lovers. The museum's Coney Island replica and a brand-new collection of classic cars made this January evening feel like a midsummer barbecue that raised thousands of dollars.

Oldies Night continues to be an attraction because the Cars of Dreams Museum does not open its doors to the public. Having the PBA in the house, serving sumptuous steak and ogling vehicles like George Bush's Corvette Carbon 65 that can't be seen anywhere else creates a mysterious ambiance that makes the evening memorable.

"You can go to a lot of charity events and functions, but this is something different," noted PBCPBA Special Events Coordinator Wendy Coleman. "It's just everybody having a good time. It's low-key. And we're raising money."



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- · Roxie Guerrero, Realtor Associate
- · Licensed Realtor for 22 years
- PBA member since 1988
- 26 years On the Job
- · Retired from Palm Beach Sheriff's Office February 2014 as a Sergeant-Law Enforcement. ID#3575.

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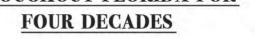


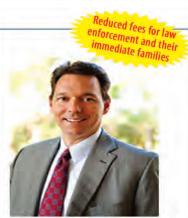




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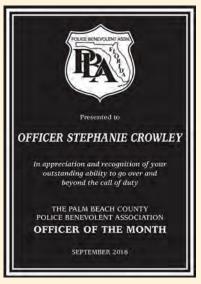
Palm Beach County PBA Officer of the Month Honorees

September 2018

Officer Stephanie Crowley

Lantana Police Department Nominated by Officer Troy Schaaf





Officer Crowley was off duty when she observed a driver slam on his breaks in front of a deputy's vehicle. The driver got out of the car and used his body to block the deputy from exiting her vehicle. Crowley exited her vehicle and ran to assist the deputy by pushing the man away from the

car door. The man struck the officers and tried to resist arrest; he then went back to his car, where he had a loaded gun. Crowley helped the deputy to gain control over the man. Thanks to Crowley, the man was arrested and the situation de-escalated without further incident.

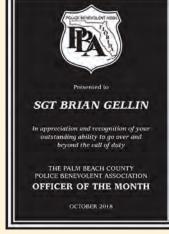
October 2018

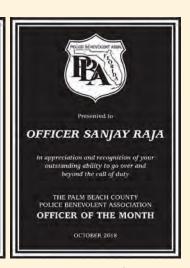
Sergeant Brian Gellin Officer Sanjay Raja

West Palm Beach Police Department

Nominated by Officer Jay Donde







Sergeant Brian Gellin and Officer Sanjay Raja responded to a call of a suicidal man on the Flagler Memorial Bridge. Gellin used his Marine Corps background to develop a rapport with the man, who also was a former Marine. As the man teetered over the railing, Gellin and Raja used hostage negotiation and crisis intervention techniques to bargain

with him. Both officers had to weigh the possible impact of every word that was exchanged. Ultimately, thanks to their training and good instincts, they were able to talk the man off the ledge and assist him in getting the help he needed. Their textbook approach to this situation saved a veteran's life.

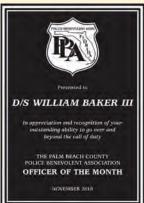
November 2018

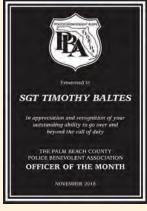
Deputy Sheriff Devanand Persad Deputy Sheriff William Baker III Sergeant Timothy Baltes

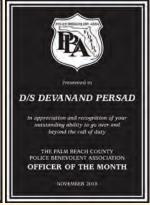
Martin County Sheriff's Office

Nominated by Karl Nelson









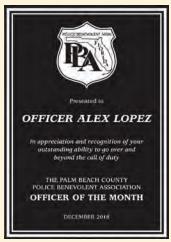
After Martin County Sheriff's Office deputies were dispatched to assist in a fire rescue, a neighbor alerted them that someone might be trapped inside the burning residence. Deputies spotted an open window with smoke billowing out. Inside, they saw a woman. The deputies tried to help the woman exit the burning house by holding her hand to lead her out of the window. Instead of following, the woman pulled away and stated that she wanted to die. She then lay down on the floor. The deputies tried to persuade the woman to leave the house but she kept repeating that she wanted to die. Finally, Deputy Sheriff William Baker pushed his body into the open window, grabbed the woman and pulled her out with the help of Deputy Sheriff Devanand Persad and Sergeant Timothy Baltes. The deputies risked their own safety and well-being in order to help save the life of a suicidal woman.

December 2018

Officer Alex Lopez

Palm Beach County School Police Nominated by Brian Qualters





Officer Alex Lopez was working a detail at Lake Worth High School when he noticed a man and young female exiting a train. Something about the pair did not sit right with Lopez, so he continued to watch them. The girl looked scared and refused to make eye contact with the officer. The man, who was walking beside her, began to act suspiciously, varying his pace and making turns in an attempt to circumvent Lopez. The officer suspected that the girl might have been a victim of human trafficking or a runaway and called the Palm Beach County Sheriff's Office. He continued to follow them as they boarded and un-boarded two different buses to avoid the officer before heading back to the train station. Lopez's intuition was correct — the 14-year-old girl was a runaway from Palm Beach and the man was wanted on outstanding warrants. Lopez's keen observation and willingness to follow his instincts led to the child's safe recovery.



The Circle of Tummo

How Stuart Police Chief Joseph Tumminelli's new job brought him back to where he started

Joseph Tumminelli is the first to admit that he misses the hands-on approach of police work (or, perhaps, "handcuffs-on"). Yet his new role as chief of the Stuart Police Department often finds him behind a desk, and one inundated with piles of planned projects, operational objectives and executive endeavors at that.

"I'm not actually a cop anymore to be honest with you," Tumminelli suggests. "I'm not that street guy anymore. I'm overseeing that, but it's more community relations, employee issues and such. This position is not what I thought it would be, but I don't mind it. It's a work in progress."

The progression that led to Tumminelli heading the department started in 1995, when his law enforcement career kicked off behind bars with a stint at the Martin Correctional Institution with the Florida Department of Corrections.

"Back then, it was a lot easier to get your foot in the door to start in corrections, rather than first going to the police academy," Tumminelli explains.

Two years later, he was hired as a reserve officer under a two-week contract at the Stuart Police Department, before being offered a full-time job. For the next 10 years, Tumminelli ricocheted between road patrol and narcotics, climbing the administrative ladder from detective to corporal to sergeant.

"Narcotics and vice crimes was my passion," Tumminelli expresses. "I liked the work, and I think the experience from working in the prison and growing up in New York City – knowing how to talk to bad people – helped me do that job well."

For better or worse, doing a job well inevitably results in more responsibilities, which was the case for Tumminelli.

"I received a lot of the smaller duties in the department over the years; they would say, 'Just give it to Tummo,'" he recalls, revealing the nickname by which most people call him – even now, as chief.

"Some people don't even know my first name – just 'Tummo,'" he quips.

Tummo was promoted to captain in 2014, and took on the SWAT administrator role – a detachment that came as a shock to the newly promoted leader.

"My personality is I need to be in the middle of things, getting involved," he relates. "There's no hands on as the leader, and that was a big setback, letting my guys do the work and not being in the trenches with them. That was tough for me, but I got used to it after a while."

In May 2018, Chief David Dyess was asked to become Stuart's interim city manager. On Memorial Day, Dyess appointed Tumminelli as interim chief.

"When I was captain, as late as three to four months before this, it never crossed my mind to be chief of police," Tummo reflects. "Dyess asked if I had my application ready and I said, 'What are you talking about? Are you trying to get rid of me?' But that put a spark in my mind. I didn't know he was leaving, but I started to figure it might be something I would want to explore in the future. Fast-forward three months and he asked and I said, 'Absolutely.'"

Tumminelli quickly found the role of interim police chief to be one of wanting to make the job your own and jump into making changes but not knowing whether those decisions would affect keeping the role permanently.

"Two words: Very stressful," he articulates. "I just let my work performance allow other people to make decisions about me. If I'm going to get it, I'm going to get it. If I'm not, I'm not. One of my friends said, 'Tummo, if you don't get the job, you just go back to captain and work 30 hours less a week.'

More focused on what he would do as chief, rather than what he should do to get the job, Tumminelli spent his interim period moving forward and making departmental changes that he admits could have been make-or-break.

"To be honest, I made some changes that went against the grain," Tummo notes about moves such as adjusting personnel, making changes to community service efforts, and altering shift coverage times to have more officers out during peak hours. "Officers didn't like it initially, but they ended up liking it because there were more cops out there."

Just before Christmas, Tummo received word that he would officially be sworn in as chief on Jan. 9. It was a call that left him worried, stressed, relieved and excited.

"You've been walking on eggshells, but now it's time to change hats again," he emotes. "Now, as police chief, I have to look at things completely differently."

One of Tumminelli's chief initiatives included adding an outreach position to liaison with the thousands of businesses in the 6.7-square mile city.

"That's one of my ultimate goals - to have a tool to get information out to businesses about scams and frauds," he elaborates. "We have social media but getting out word directly that there's some fake \$100 bills floating around, for example, would be ideal."



Then-Captain Joseph Tumminelli volunteering at a community project called "Love Thy Neighbor," where volunteers from numerous agencies, churches and the community came together to paint houses in Stuart.

Building on what he described as the already great community-relations dynamic Dyess initiated that has lowered gun violence in lower-income neighborhoods, Tumminelli began popup police events in the city, and has integrated with Bigs in Blue, which is a Big Brothers/Big Sisters program for cops.

"It met with some great feedback and results from the community," Tummo reports about his firsthand experiences handing out stickers and bracelets to the city's youth. "And I enjoy getting back out there on the streets. I was the guy who wanted to go out and arrest people. Now, some of the guys I arrested, I'm hanging with their kids and helping them, and they've even thanked me for it. From street cop to chief, it's really come full circle."



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PALM BEACH COUNTY PBA ENDORSEMENTS

March 12 Palm Beach County Municipal Elections

Name	Office	<u>Location</u>
Christina Romelus	City Commission District 3	City of Boynton Beach
Justin Katz	City Commission District 1	City of Boynton Beach
Tyrone Penserga	City Commission District 4	City of Boynton Beach
Steven Grant	Mayor	City of Boynton Beach
Elyse Riesa	Commissioner	Highland Beach
Tonya Davis Johnson	City Council District 3	City of Riviera Beach
Tradrick McCoy	City Council District 1	City of Riviera Beach
Douglas Lawson	City Council District 5	City of Riviera Beach
Thomas Masters	Mayor	City of Riviera Beach
Keith James	Mayor	City of West Palm Beach
Christy Fox	City Commission District 3	City of West Palm Beach
Peter Robbins	Town Council District 1	Town of Jupiter
Todd Wodraska	Mayor	Town of Jupiter
Carl Woods	City Council Group 4	Palm Beach Gardens
Bill LeRoy	Town Council	Town of South Palm Beach
Mark Weissman	Town Council	Town of South Palm Beach
Kyle Stone	Council Seat 4	Village of Tequesta



Keith James for West Palm Beach Mayor



Christy Fox for West Palm Beach City Commission District 3



Thomas Masters for Riviera Beach Mayor



Douglas Lawson for Riviera Beach City Council District 5



Tonya Davis Johnson for Riviera Beach City **Council District 3**



Tradrick McCoy for Riviera Beach City **Council District 1**

How to manage your retirement portfolio: Strategic versus tactical asset allocation



For 2018, the Dow Jones industrial average and Russell 2000 indexes were down 3.48 percent and 11.01 percent, respectively. During the year, while the Federal Reserve raised interest rates, the overall bond market was down slightly. So, what are investors to do now? That depends on your investment policy statement, which details your investment portfolio asset allocation and how it is to be adjusted over time.

There is little debate among financial pundits about the benefits of asset allocation models when constructing and managing an investor's portfolio over time. This type of approach utilizes an investment policy statement to govern the decision-making process for the allocation of investment funds according to — among other factors — an investor's risk tolerance and investment time horizon. As financial theory asserts, investors will be able to establish the optimal mix of asset classes to maximize their investment returns for a given level of

The current debate concerns the differences between strategic and tactical asset allocation models. Let's begin with a brief discussion about these two methods of portfolio construction and management.

Breaking down the methods

Strategic asset allocation describes the process of portfolio construction and management through the establishment of an optimal mix of investments across all asset classes (i.e., large cap value, emerging market debt or corporate bonds). The primary engine for this strategy requires that the optimal asset allocation remain relatively stable over the long term through periodic rebalancing toward target allocations. The benefits derived from rebalancing include a more constant level of risk for the overall portfolio, while rebalancing transactions that result in "selling high" a portion of an asset class that has appreciated and "buying low" into an asset class that has lagged behind.

Strategic asset allocation strategies are sometimes confused with "buy-and-hold" investing. This is inaccurate because with a buy-and-hold strategy, price fluctuations would not trigger any transactions whereas with strategic asset allocation, transactions are triggered as a result of securities' price changes during up or down markets.

Tactical asset allocation describes the process of portfolio construction and management that begins with the establishment of a strategic, long-term target mix of investments across all asset classes. The difference in the tactical asset allocation approach is that it provides for a range of investment percentages for each asset class detailed in the investment policy statement. Within each asset class, an investment adviser evaluates the current economic and market conditions to determine how much to allocate toward each asset class within the acceptable

Both investment strategies will tend to outperform an "average investor," who tends to underperform market indexes due to emotional, irrational decision-making.

While a strategic asset allocation strategy seems simplistic and robotic, a tactical asset allocation strategy requires accurate forecasts and timing. Strategic asset allocation strategies can produce predictable investment returns over the long run. For investors who face changes in their investment time horizon, such as retirement, a tactical asset allocation strategy will take into consideration the current economic and market conditions when selecting your specific investment allocations.

Working with an investment adviser to implement a tactical asset allocation strategy will have greater costs associated with the advice. What strategy will yield better results depends on an individual investor's personal situation and needs.

Past performance may not be indicative of future results. Investment decisions must be made on your own individual needs and risk tolerance. Asset allocation and diversification cannot guarantee profit or insure against a loss. There is no guarantee that any investment strategy will be successful; all investing involves risk, including the possible loss of principal.

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"Investing is not a game where the guy with the 160 IQ beats the guy with the 130 IQ...Once you have ordinary intelligence, what you need is the temperament to control the urges that get other people into trouble investing."—Warren Buffett

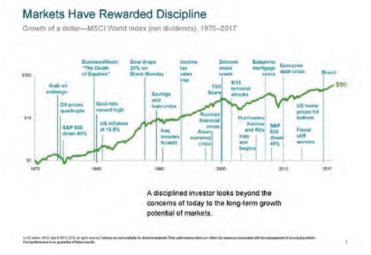
Recent market volatility has prompted a renewed need to prompt clients of all ages to review their financial and retirement plans, particularly investment allocations in the FRS Investment 457(b) — or Deferred Compensation Plan — and

other retirement programs such as 401(k)s and IRAs. The S&P 500 index hit an all-time high of 2,930 on Sept. 20, 2018, and then subsequently dropped to 2,351 on Dec. 24 — a drop of nearly 19.77 percent in a matter of 95 days.

If you didn't have a plan in place and were anywhere near retirement, this probably spurred some anxiety. We received calls from people who were referred over time — who turned their portfolio to cash, "scared," just in time to miss the upside. As of Feb. 5, the S&P 500 closed at 2,737, recovering nearly 13.17 percent of the 19.77 percent that was lost in value from the peak in September. Those who went to cash learned a very, very valuable lesson: You can't time the market.

Prudent investors and advisers such as Atlantic Wealth Partners take a steady, focused approach toward investing for retirement by looking beyond the concerns of today to the long-term growth potential of the markets. Historically, markets have rewarded long-term, disciplined investing.

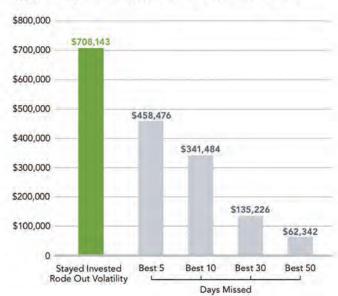
The timeline below illustrates the growth of the dollar from 1970 to 2017, along with benchmarked events. Despite the significant changes in global economic conditions, the trend reflecting the growth of a dollar remained steady and positive.



In addition, the chart displayed in the next column illustrates how emotional investing and "reacting" can impact your portfolio's overall performance. Each column reflects a "missed opportunity" and how reacting can impact your investment over time. By employing controlled, consistent investment strategies, the disciplined investor is often able to sidestep such common investment blunders. You can't move in and out of cash successfully.

MISSING OUT ON JUST FIVE GOOD DAYS CAN COST YOU.

Hypothetical growth of \$10,000 in the S&P 500: 1/1/80 to 6/29/18



Past performance is not a guarantee of future results. The hypothetical example assumes an investment that tracks the returns of the S&P 500 Index and includes dividend reinvestment but does not reflect the impact of taxes, which would lower these figures. There is volatility in the market and a sale at any point in time could result in a gain or loss. Your own investment experience will differ, including the possibility of losing money. You cannot invest directly in an index

Source: FMR Co., Fidelity AART, as of 6/29/18

You need a partner

Whether it's us or another fiduciary, you need an advocate to help position you to stay on track to meet your goals and provide guidance to avoid common investor biases and pitfalls. As a result, advisers are often able to mitigate risk and enhance the growth of your capital. Such investor biases include:

- Overconcentration of a single stock or specific type of in-
- Following the latest investment fad
- Allowing emotion to override reason
- Taking too much or too little risk (either financial or emotional)
- Hindsight, short-term memory and status-quo biases
- Overconfidence

In a 2016 Vanguard Study, researchers estimated the value that an adviser can provide their clients at "about 3 percent" on an annual basis, through a combination of portfolio construction, wealth management and behavioral coaching. This is in addition to any value that an expert in the Florida Retirement

System and your local agency's municipal pension plan can add through effective financial planning.

Jsing Vanguard Advisor's Alpha to quantify your value	Potential value relative to "average" client experience
Vanguard Advisor's Alpha strategy	(in basis points of return)
Portfolio construction	
Suitable asset allocation using broadly diversified mutual funds/ETFs	>0
Cost-effective implementation (expense ratios)	40
Asset location	0-75
Total-return versus income investing	>0
Wealth management	
Rebalancing	35
Spending strategy (withdrawal order)	0-110
Behavioral coaching	
Advisor guidance	150
Potential value added	"About 3%"
Source: Francis M. Kinniny Jr., Colleen M. Jaconetti, Michael A. DiJoseph, Yan Zilbering, and Donald G. Bennyhoff, 20 Advisor's Alphe. Valley Forge, Pa. The Vanguard Group, Notes For "Potential value added," use did not sum the values because there can be interactions between the stratege	The state of the s

Because of the unique circumstances of your family, a comprehensive and holistic financial plan is in order and your investment portfolio should be designed with considerations to your family's complete financial picture, retirement and lifestyle goals as well as your financial and emotional volatility tolerance. It should not be a "set it and forget it" approach or a daily meddling strategy but rather a vetted and deliberate approach that will sail steadfast through market fluctuations.

The greater the risk, the greater the return

This old cliché is an accurate statement; one cannot achieve greater returns without taking on additional risk. What most people fail to realize, however, is that their portfolio is often taking more risk than necessary to provide the same rate of return. This imbalance is often created by:

- · Poor asset allocation
- Poor underlying investment selection
- Failure to keep score and rebalance your account to capture accounts (the prudent, proven approach to "buying low and selling high")

You can't time the market. Rarely can anyone beat the market consistently. Those who claim they can usually end up broke or behind prison bars — or both.

Keeping score

Keeping score is important; after all, the name of the game is to either a) grow your capital, or b) create income. To effectively keep score, you must benchmark the risk you're willing to take against the portfolio itself and then compare the portfolio to the appropriate benchmark, which is typically not the S&P 500, Dow or Nasdaq indexes.

Why not?

Where most people fail and create undue and unnecessary anxiety is by "chasing" the market returns of their friends, family and what they see in the media. The reality is that your portfolio is likely deliberately not positioned to realize the same upside or the same downside. Your returns will not typically look the same, nor will the drawdowns.

Reaching your goal through contributions: The value of dollar cost averaging

When should you choose to purchase individual stocks or mutual funds? Daily fluctuations in prices can often make it difficult to decide when to buy. Rather than an attempt to time the market and make a single purchase, many investors use a method called dollar cost averaging.

Using dollar cost averaging, an investor buys the same stock or mutual fund at regular intervals at a fixed amount (i.e., \$100/ month). When the selected stock or mutual fund declines in value, the investor's \$100 will buy a greater number of shares. Conversely, when the market price increases, the investor's \$100 will buy fewer shares. Over a period of time, as market prices fluctuate, the average cost per share to the investor will be less than the average price per share.

It's time for income

The closer one gets to retirement or utilizing his or her assets to generate income, it is generally prudent to reduce the risk of the portfolio. We make your portfolio more income-focused focused on dividends rather than bond yields due to the low but rising interest rate environment.

Historically, the market has not seen more than two to three years of negative performance since the Great Depression. This means that if strategic asset allocations are maintained, the investments historically have returned to and then grown above their values prior to entering the recession. Therefore, we need to make preparation to have two to five years of income in a "safe place," depending on your risk tolerance and other family variables.

A safe place can include:

- · Cash or CDs
- Short-term bond funds that have minimal volatility
- Laddered corporate bonds
- Fixed annuities (Currently paying as high as 4-4.25 percent annually - higher than most 457(b) stable value accounts)

How do I ensure that my strategy is sound?

To ensure that we have a sound strategy, we will run a Monte Carlo analysis. This analysis compares your portfolio and withdrawal/income strategy to every scenario that has happened in history, as well as hypothetical scenarios. We are looking for at least a 90 percent success rate through age 95 (unless you have a health situation that would dictate lower mortality). This analysis will then be updated annually to ensure that we remain sustainable over the long haul.

In closing, whether it's me, Steve Olson of Atlantic Wealth Partners, or another fee-based or fee-only fiduciary, the time to get help is now. Don't wait, don't delay. But also, don't let your adviser focus on selling you a "proven, winning investment strategy," and remember that timing the market doesn't work. Make sure that you get what you're paying for and know who is compensating your adviser (you or the product he or she is selling you!).

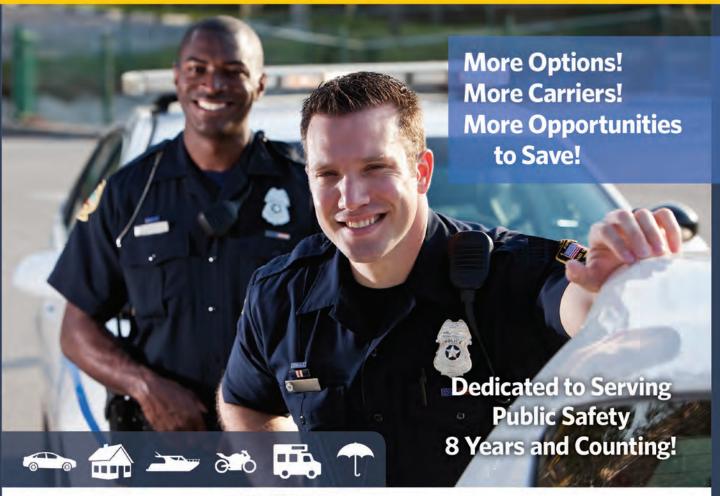
We're always here to answer questions for PBA members and our law enforcement family, as our legacy firm has been doing since the late 1990s. Initial meetings are done at no cost or obligation to you and typically last an hour. Our goal in our initial meeting is to determine what is important about retirement to you and begin to develop a strategic plan that aims to provide you with your ideal retirement. We do this at no cost to you in an effort to build long-lasting relationships. Remember, it's not you...it's we.

Steve Olson, founder and managing member of Atlantic Wealth Partners, has more than a decade of experience in focused tax planning, legal strategy interpretation, investment management and advisory services to wealthy individuals and families throughout Florida. Steve is an alumnus of Old Dominion University and the University of South Florida, where he studied finance and criminology.

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