

# Occupational Hazards

Recent losses of officers stresses how hard the job has become



Joseph Bullock Florida Highway Patrol



Hubert Burey
PBSO Deputy



Gary Flowers
PBSO Deputy



Pierre Rouzeau
PBSO Deputy

"Gary Sullivan and Trustmark have my full endorsement." – John Kazanjian

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## **COVER STORY**



# **Hard-Line** of Duty

The loss of Florida State Trooper Joseph Bullock and PBSO Deputies Hubert Burey, Gary Flowers and Pierre Rouzeau during a two-week span of January and February once again raised the question about the toll the job is taking on law enforcement officers. What can you learn from these officers that addresses whether the price you pay to serve and protect is worth it? And what keeps you coming back every day, no matter the cost?

## **Good as Green**

With help from the PBCPBA, MCSO Deputy Shawn Green is battling back from a horrific accident suffered when he made an off-duty stop to help a stranded motorist.......Page 20

## Going the extra mile

When hot rod enthusiast Sergeant Raymond Korkowski of Riviera Beach found out about a member of the community with terminal cancer, he knew it was his duty to fulfill a dying wish ......Page 23

## An angel on their shoulders

This year's Angel Run drew a crowd dedicated to supporting the PBCPBA's Kaitlin A. Kazanjian Memorial Scholarship Fund .......Page 24

## Rising through the ranks

There are more female law enforcement officers on the job, but are they going for promotion? Through seminars like "Leading Change in Developing Women Leaders" in Palm Beach County in January, female officers are learning how to advocate for themselves and 

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# The job is tough and getting tougher



NHOL KAZANJIAN

We tell our friends on the job - our sisters and brothers - that when they are hurting, when they are angry, they should tell somebody. They should talk about it before the hurt and anger turn into something worse.

As I write this, I am hurting. We lost four officers in Florida at the end of January and in early February.

You, of course, heard about the tragedy that took Florida Highway Patrol Officer Joseph Bullock when he stopped to aid a disabled vehicle at

an Interstate 95 rest stop near Palm City. How traumatic that our natural desire to help people no matter what the circumstances turned into a dispute over money owed to a tow-truck driver and led to a point-blank shooting of Trooper Bullock in

And then there's PBSO Deputy Hubert Burey, who was on vacation - vacation - riding his motorcycle in the Big Cypress National Preserve with his girlfriend. A National Park Service law enforcement truck turned in front of them, and the crash killed them both. We try to take the much-needed break from the job, the one that enables us to recharge and come back, and something like this happens.

And on Jan. 21, two PBSO deputies - Gary Flowers and Pierre Rouzeau - died of natural causes. On the same day. What could have happened to take the 53-year-old Rouzeau and 48-yearold Flowers in the prime of life? Did the wear and tear of the job take the ultimate toll on these two dedicated and decorated

Two of the worst weeks we have ever experienced here in Florida have given every law enforcement officer a reason to take pause. Four cops lost for different reasons, and all of it pointing to how the job is literally killing us.

A recent study published by the National Institutes of Health found the average life expectancy of a police officer to be 57, almost 22 years younger than the general population. The stress of the job along with what's going on with how the general public views us – and how the media portrays us – have been hazards to our health for several years now. You see that video posted of an officer taking down a suspect and the public ridicule it generates, and it takes a toll.

But here's where that hurt turns to anger: Never mind what happens on the job. What is happening within our agencies is causing the stress levels to skyrocket even more.

You come in a few minutes late and get written up. You do something that you believe is part of doing a good job, doing the right thing, serving the community, but you miss one line of a report and you get written up because a supervisor doesn't like you. Or you give somebody a ticket and that person calls

the department to complain you were rude. Suddenly, they put you through an investigation.

What other occupation works this way? It's no wonder officers are so stressed out.

They thought body cameras were going to be a silver bullet. That's B.S. Now, you're all wired up, and wherever you go, somebody is watching and listening. You're having a conversation with your partner that is supposed to be private but it gets caught on a hot mic. And you are brought in and written up. There's only so much one person can take, and it appears that's taking more of a toll on us than we ever imagined.

So, yes, I'm angry.

But we don't have time to get mad, so we have to get, well,

That's why we have a union. We are working on measures to address the issues causing much of this stress.

We have passed the heart and lung bill to provide protection and assistance for those officers who endure a 30-year career and come out with health issues caused by all that stress. We are working with the state legislature to improve the 180-day rule regarding internal investigations and the law enforcement officers' bill of rights.

We just returned from another trip to Tallahassee to push our initiatives. We are beginning to make some headway on pension issues and have made it through some committees, though the road ahead might be longer than we would like. We have taken steps to stop the bleeding related to COLA. With a new State Senate president coming next session, we are positive about what we can get done.

I'm in my 34th year, and what I have realized through the presence of the Palm Beach County PBA is that there is light at the end of the tunnel. We have to continue to stand together, fight and focus on creating a safe landing spot for when we finish our service.

Please make sure to account for your mental health now so the stress doesn't compound the No. 1 killer of law enforcement officers – suicide. Make sure to get your time away and flip off the switch. Know that we have measures in place to reduce the way the job chews you up and spits you out.

And, as always, make sure to be safe.

Kaz

**JOHN KAZANIIAN** PBCPBA PRESIDENT

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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.



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# Do I need to carry extra car insurance for my take-home vehicle?



LOU PENQUE TREASURER

As an increasing number of agencies are assigning take-home vehicles to employees, we have been receiving numerous inquiries about the necessity of obtaining extended non-owner automobile (ENOA) insurance coverage.

Many members believe they are covered by their employer while operating their duty vehicle. Although this is correct while you are on duty, it is not correct while you are operating the vehicle off duty. You have portal-to-portal coverage for workers' compensation coverage only.

You are not covered for any property or injury to another as a result of your driving actions.

Most employers have been covering off-duty accidents without question. Recently, however, we are seeing a trend where employers are not covering off-duty accidents when the employee is at fault.

There is a case out of Hollywood from 2007 in which the Florida Fourth District Court of Appeals upheld the lower court's decision, granting the City summary judgment in a crash where a child was seriously injured which made the sergeant operating the vehicle liable for the damages.

Here is an excerpt from the appellate decision summary that was not in favor of the officer:

This case involves personal injuries sustained by the minor, Rocio Garcia, who as a pedestrian was struck by a vehicle owned by the City and operated by one of its police officers. The trial court concluded that at the time of the accident in question, the police officer, who was driving to the police station, was not in the course and scope of his employment with the City, and therefore the City was not liable as a matter of law.

The accident in question occurred at approximately 6 a.m. on May 19, 2004. At that time, the officer was driving to the police station in a marked take-home vehicle owned by the City. The officer testified that the take-home policy provided that the vehicle could be driven to and from work. On the morning of the accident, the officer was driving to the police station from home on the route that he had been taking on a daily basis for five or six years. As he was driving that morning, he struck and seriously injured the minor Garcia as she attempted to cross a roadway in an effort to reach her school bus.

The vehicle take-home policy was part of the collective bargaining agreement between the Broward County PBA and the City, which provided in part that the purpose of the vehicle take-home policy was to provide the appearance of additional police presence. The officer's supervisor testified that takehome vehicles are part of the City's employment package and are "only permitted to be used portal to portal or for off-duty details." McGarry testified that if a police officer is going to or from home in a police vehicle and witnesses a crime being committed, the officer must stop and take action. The officer must also be dressed in uniform and armed when operating a police vehicle.

The fact that a law enforcement officer is on call for duty and has a police radio and other indicia of his authority in his possession is not dispositive in determining whether an off-duty officer is acting within the course of his employment. Rather, the issue is whether the officer is carrying out his primary responsibility, which is the "prevention or detection of crime or the enforcement of the penal, criminal, traffic or highway laws of the state."

The court concluded that although the claimant was fully prepared to be called on duty, he was not actually on duty when the accident occurred. He was not in the process of carrying out any "primary responsibility" as delineated by Section 440.091, Florida Statutes. Id.

Similarly, at the time of the accident, the officer was not in the process of carrying out a "primary responsibility" of his job as a police officer. He was not engaged in the "prevention or detection of crime or the enforcement of the penal, criminal, traffic or highway laws of the state." Rather, at the time of the accident, which occurred around 5:57 a.m., Redding was off duty and made the personal decision to go to the police station an hour before his shift started at 7 a.m. to study for an upcoming lieutenant's exam. He was not furthering any interest of his employer or performing any duties of his employment. He was simply in transit to the police station an hour before he was required to report for work for the personal reason of studying for the lieutenant's exam.

We do recommend that you obtain this coverage if you are operating your city/county-owned vehicle while off duty. The coverage is not expensive, but not all companies offer it.

I have GEICO insurance and my total cost to add ENOA coverage is \$8.60 annually. It is not that expensive for the protection it provides in the unlikelihood of a situation similar to the one cited above.

# Talk amongst yourselves



In nearly every agency the PBA represents, the IA investigator at the beginning of every employee interview gives some version of the following admonition: "You can't discuss this case with anyone except a union representative or lawyer." In fact, I personally have cautioned my clients against speaking to other employees and witnesses in every case that I'm involved.

Well, the National Labor Relations Board (NLRB) says that might not be the case. The NLRB is an independent federal agency that

protects the rights of private sector employees to join together, with or without a union, to improve their wages and working conditions. In Florida, public sector employees fall under the purview of the Public Employee Relations Commission (PERC). The NLRB rulings and cases are not binding on PERC, but they are generally persuasive in matters that arise in Flor-

In Banner Health Systems d/b/a/ Banner Estrella Medical Center and James A. Navarro, the NLRB heard the appeal of James Navarro on various issues surrounding the disciplinary actions issued by Banner Health. Banner Health Systems d/b/a/ Banner Estrella Medical Center and James A. Navarro, 362 NLRB 137 (2015). For the purposes of this article, the violations and imposed discipline are irrelevant. What's significant is that the NLRB held that the human resources consultant conducting the investigation read from a script that included the admonition against speaking to anyone about the investigation. The HR consultant ultimately testified that she did not read the admonition in every case, so the NLRB found no violation in this case.

The NLRB held that under Section 7 of the National Labor Relations Act, employees have the right to discuss discipline or ongoing disciplinary investigations involving themselves or coworkers. Id. According to the NLRB, "... Such discussions are vital to employees' ability to aid one another in addressing employment terms and conditions with their employer." Id. An employer may only restrict those discussions where the employer shows that it has a legitimate and substantial business justification that outweighs employees Section 7 rights. Hyundai America Shipping Agency, 357 NLRB No. 80, slip op. at 15 (2011).

In Hyundai, the NLRB stated that the employer is responsible for determining whether in any given investigation the witnesses need protection, evidence is in danger of being destroyed, testimony is in danger of being fabricated and there is a need to prevent a coverup. Id. at 874.

**CONTINUED ON PAGE 9** 

# Weingarten is alive and well in Florida



**KEELER** 

In Bardelas v. City of Doral, Florida's Public Employee Relations Commission (PERC) upheld a hearing officer's conclusion that an employer violated Section 447.501(1)(a), F.S., by denying a police officer's request for the presence of a union representative at an interview arising from an internal affairs investigation. PERC agreed with the hearing officer's conclusion that the officer reasonably believed the interview was investigatory and could have resulted in the imposition of discipline.

The case involved the "Weingarten right," named after the decision in NLRB v. J. Weingarten Inc., 420 U.S. 251, 95 S. Ct. 959 (1975). The Supreme Court interpreted federal labor law, on which the pertinent language of the Florida statute was modeled, as providing a right to individual employees represented by a union to have, upon timely request, a steward present when questioned by supervisors, if the employee has a reasonable belief that discipline might result from the incident under investigation. PERC has adopted a similar interpretation of Florida law. In Seitz v. Duval County School Board, PERC adopted the Weingarten test and extended it to Florida's public employees. (See also Lewis v. City of Clearwater.) This right is derived from Section 447.301(3), F.S., which grants public employees the right "to engage in concerted activities not prohibited by law, for the purpose of collective bargaining or other mutual aid or protection."

According to Weingarten, the right to union representation at an investigative or disciplinary interview arises under the following circumstances: (1) the employee requests representation; (2) the employee reasonably believes the interview will result in disciplinary action; and (3) the exercise of the right will not interfere with legitimate employer prerogatives. (See LeJeune v. University of South Florida Board of Trustees.)

Keep the above in mind at all times when being questioned by your employer. If at any point you believe the questions are investigatory and could result in disciplinary action, immediately request that your PBA representative or legal counsel be present during the questioning.

## TEN THIRTY THREE

#### **KING** CONTINUED FROM PAGE 8

So, what does that mean for you? Unfortunately, it means nothing, because PERC hasn't taken up this issue. But we should be informed, get ahead of the curve and understand that unless the investigator has made some sort of individualized determination that confidentiality was necessary, the trend is that limiting an employee's ability to discuss that impermissibly impedes the right to address employment terms and conditions.

Finally, I'd like to let you all know that as of the end of February, I'm leaving the PBA for private practice. My experiences with the PBA and working with members taught me so much and made me a better person and a better lawyer. You all are working in a time like no other; the anti-law enforcement sentiment has never been worse, and it's never been more important to pull together and fight for your rights as law enforcement officers. Those who oppose you don't care about your pensions and benefits, only that you keep doing the work that many can't or won't.

Don't forget that it is the PBA that fights for and maintains the rights, privileges and benefits that many take for granted. I wish you well.

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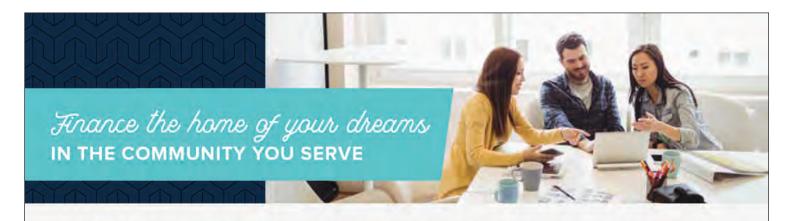


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# News from your reps

Reports from Palm Beach County and Martin County units

## Using social media to our advantage

## Submitted by Chris Ruediger Stuart Police Department

The majority of our members are now on our private Facebook page. If you are Facebook friends with someone we have overlooked, please let us know so that we can send him/her an invite.

The page is serving its purpose, allowing subjects to be discussed openly and in a timely manner as well as facilitating the quick distribution of updates and information. That being said, it is to our benefit to keep the page private — no outside invites or forwarding of screenshots.

I receive a lot of good input and suggestions from individual members that I would like to see on the page. There is much to be gained from collective vetting, discussion and the ultimate synergy of our thoughts and ideas. To that goal, please keep posts and responses productive, positive and on point. A good clean laugh is always encouraged.

Open dialogue between your PBA representatives and both the city and department administration has facilitated resolutions to multiple recent events. I say this only to emphasize that a professional approach with respectful discourse should always be the first tactic when resolving an issue or bargaining for the union. That is not to suggest that alternative methods are not always a possibility.

Finally, I am encouraged by the momentum of our progress as a bargaining unit. I look forward to seeing what we can achieve collectively. Please

continue to be present in everything that affects our city, our department and our union. Let's be quick to listen, united in our message and focused on our goals.

## **Getting down to business**

## Submitted by Officer Rick Wentz Highland Beach Police Department

PBA attorney Angela Briggs and the Town of Highland Beach will be going to the table next month to begin negotiating a new 2020 PBA contract.

## Breaking down the new agreement

## Submitted by Officer Jeremy Summers

## **Riviera Beach Police Department**

It's been a long, hard-fought battle, but we've entered into an agreement with the City of Riviera Beach that runs April 1, 2020-April 1, 2023.

Officers without a degree starting with the RBPD will earn \$58,200; with a degree, the salary is \$64,020.

Officers without a degree will top out after 10 years at \$82,819.57; with a degree, it's \$91,101.53.

Sergeants without a degree will go straight to their top-out pay: \$105,073.67.

Sergeants with a bachelor's degree or higher will go straight to \$115,581.03.

All sergeants who currently have seven or more years of service as a sergeant will go straight to their top-out salary on April 1; no waiting until the third year of the contract to be topped out.

All specialized units will receive 5 percent.

Field training officers will receive 5 percent if designated as such by the police chief or his or her designee and will retain 5 percent whether or not they're assigned a trainee (while assigned as an FTO).

All officers who trained for three years consistently in the past will keep their 5 percent (grandfathered in), whether or not they train anyone ever again, even if assigned to a specialized unit.

All police officers who are assigned to specialized units currently have take-home cars, but the city manager and council are in favor of take-home vehicles for all officers. We're hoping the new police chief will create a new take-home vehicle policy for all officers who have successfully completed FTO.

City Manager Jonathan Evans recently announced his pick for the open position of police chief. The Riviera Beach Police Department family would like to welcome retired Broward County Sheriff's Office Major Nathan Osgood as our new police chief. Chief Osgood will be officially sworn in in mid-March.

We'd like to thank Mr. Evans for helping to facilitate a good outcome regarding the newly agreed-upon contract and his selection of Chief Osgood as our new police chief.

Riviera Beach Police Department representatives would like to thank President John Kazanjian for helping to facilitate a resolution with the current contract.

## Welcome, New PBCPBA Members

## **FEBRUARY 2020**

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## Honoring Refired Members

NAME	RETIREMENT DATE	NAME	RETIREMENT DATE
BLASE PFEFFERKORN	OCT. 31, 2019	CHRIS HAMORI	JAN. 1, 2020
OSCAR GILBERT	NOV. 1, 2019	ROBERT ZAJICEK JR.	JAN. 1, 2020
DAVID DAMERON	DEC. 31, 2019	MICHAEL TRIMBLE	JAN. 4, 2020
JORGE NEGRON	DEC. 31, 2019	JANICE BAIN	,
MICHAEL SCOTT	DEC. 31, 2019		JAN. 17, 2020
RONALD LEGERE JR.	DEC. 31, 2019	RICHARD MCNEVIN JR.	JAN. 17, 2020
SHARON OLSON	DEC. 31, 2019	DIVO VASQUEZ	JAN. 31, 2020

## Remembering Members who have passed

NAME	DATE OF PASSING	NAME	DATE OF PASSING
DERRICK JACKSON	DEC. 14, 2019	PIERRE ROUZEAU	DEC. 21, 2020
GARY FLOWERS	DEC. 21, 2020	HUBERT BUREY	FEB. 9, 2020

## **Save the Dates**

MARCH 18

#### March 18

**Next PBCPBA Board of Directors meeting** March 18 5 p.m.

### March 21

Kaitlin Kazanjian Scholarship Golf Tournament

The nationally renowned event will once again be held at the PGA National Resort this year, where the

PGA Tour's Honda Classic is played.



## APRIL 15

#### April 15

The scholar-

**PBCPBA Scholarships Application Deadline** 

ship program consists of the Palm Beach County PBA Scholarship, the Kaitlin Kazanjian Memorial Scholarship, the **Brian Chappell Memorial** Scholarship Fund and the and the PBA Charity



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. Scholarship applications are available at the PBA office and at pbcpba.org beginning Jan. 1.



## **June 5-6** 13th Annual Police Officers' Ball

The weekend event held at the PGA National Resort & Spa attracts dignitaries from acros the U.S. and recognizes the PBCP-BA Officers of the Year.



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## Make your vote count

Election season begins March 17 with the Presidential Preference Primary. But more significant voting will take place during the Florida primary on Aug. 18, when municipal county and state offices will be on the ballot. That all leads to Election Day on Nov. 3.

The Palm Beach County PBA is already planning for the August primary by identifying the candidates who will work for members locally and in Tallahassee. Candidate screenings are taking place almost weekly at the PBA office, and several candidates have earned endorsements. Those listed below are

the ones who have promised to support the PBA agenda and, as a result, can have a powerful impact on members' careers and livelihoods.

In addition to getting out and supporting the endorsed candidates, PBA members should confirm they are registered to vote. And make sure your family members and friends are also registered.

The deadline to register for the primary is July 29, and the deadline to register for the general election is Oct. 5.

## Palm Beach County PBA Endorsed Candidates

## **Candidate**

Lori Berman **Omari Hardy** 

**Doug Smith** 

**Harold Jenkins Gary Bradford** 

**David Kerner** 

Maria Marino

**Bill Bathurst Shirley Johnson** 

Jean Enright

**Woodrow Hay** 

Myra Koutzen

**Robert Gottlieb** 

**Raymond McMillan** 

**Philip Aridas** 

**Edward Shropshire** 

J.P. O'Connor

Darryl Aubrey

### Office

Florida State Senator

Florida House

**County Commission District 1** 

**County Commission District 3** 

County Commission District 4

**County Commissioner District 3** 

County Commissioner District 1 City Commission Seat 2

City Commission Seat 4

Commissioner

City Commission District 2

Mavor

**Town Council** 

**Town Council** 

**Town Council Group 2 Town Council Group 3** 

City Council Seat 3

City Council Seat 3

## Location

District 31

**District 88** 

**Martin County** 

**Martin County** 

**Pasco County** 

**Palm Beach County** 

**Palm Beach County** 

City of Delray Beach

City of Delray Beach

**Port of Palm Beach** City of Boynton Beach

Palm Beach Shores

Town of South Palm Beach

Town of South Palm Beach **Town of Lantana** 

**Town of Lantana** 

Westlake

Village of North Palm Beach



left) PBCPBA President John Kazanjian and PBSO reps Chris Caris and Mike Kennedy.



State Senator Lori Berman with (from Omari Hardy with John Kazanjian.



Dave Kerner with PBCPAB Treasurer Palm Beach County commissioner, tzen (left). Lou Penque (left) and President John with members of the PBCPBA exec-Kazanjian (right).



Palm Beach County Commissioner Maria Marino (center, a candidate for Palm Beach Shores Mayor Myra Kou-





Jenkins with MCSO reps Michael Mc- shire (center). Mahan, William Weiss, James Holloran and Karl Nelson



Martin County Commissioner Harold Lantana Council Member Ed Shrop- Lantana Council Member Philip Ari-



das (center).



Westlake City Council Member J.P. O'Connor (center).



North Palm Beach City Council Member Darryl Aubrey (left).

## Follow the money to legislative success

As the 2020 Florida legislative session enters the home stretch, it comes down to money.

The legislature has been engaged in the budgeting process, with the full House and Senate passing separate versions. At the end of February, the leadership appointed committees to begin working on the differences between the two budgets to make the March 13 deadline to finalize the 2020-2021 General Appropriations Act.

From the Florida PBA perspective, the state budget is looking good because it will deliver the much-needed salary increases for the collective bargaining units the state represents: State Law Enforcement Officers, Florida Highway Patrol, Special Agents with the Florida Department of Law Enforcement, Security Services (correctional officers, correctional probation officers and institutional security specialist) and Lottery Law **Enforcement Officers.** 

But there are money-related matters that create a definitive sense of timing for the PBA's legislative agenda.

"Some of the things we are asking for – and continue to ask for - are attached to appropriations, and some of them are not exactly cheap to fix," explains Florida PBA Executive Director Matt Puckett. "They can't all be done because the legislature looks at the dollar. The legislative process is designed for things not to move, so you have to play the long game."

The PBA is completing a well-planned money grab to procure raises for its statewide bargaining units that have been so vastly underpaid. It's an expensive proposition, but one with potential for trickle-up economics. Salaries increasing for law enforcement anywhere in Florida is a good thing, as state, county and local governments realize that officers need to be paid or they will look elsewhere for employment. And that's a more expensive proposition no employer wants to face.

To execute its agenda, the Florida PBA has been putting in extensive face time in Tallahassee to meet with legislators. In early February, State President and PBCPBA President John Kazanjian and Puckett led a team of nearly 30 members and staff to the capitol. PBCPBA Executive Director Ernie George, board members Kevin Igo and Greg Allen, West Palm Beach reps Mike Ferrera, James Louis, Chuck Branch and PBSO reps Dan Glisson and Mike Kennedy also joined the Tallahassee team.

Such participation is a key component to the PBA's long-game strategy of continuing to build relationships with legislators. Puckett notes that much of this will continue after the session and through the summer, and he reminds that every member can play a role in supporting the agenda.

"As you get to know candidates, you have to let them know about issues that need to be addressed," he accentuates. "Build your case and make sure to tell them that these are things they will have to deal with if they are fortunate enough to come to Tallahassee."

Puckett adds that the PBA is confident in its long-term plans because of its positive relationships with leaders in the Senate and House and the governor's office. Kaz submits that the PBA is looking forward to working with incoming Senate President Wilton Simpson, a Republican from Trilby, as an ally.

Of course, what every member wants to know is whether the legislature has any plans to address pension issues. And every retired member, as well as those approaching retirement, wants to know about increasing COLA.

"The new Senate president has indicated that pension adjustments are something he would like to work on," Puckett reports. "We have to get the pension reforms to make it sustainable. It's not a competitive pension."

In the "Capitol Report" he publishes during the session, Puckett also offered updates of the legislative initiatives the PBA is pursuing, including:

COLA legislation sponsored by Senator Joe Gruters (SB 858) received unanimous support from the Senate Government Oversight & Accountability Committee. Chairman Ed Hooper was instrumental in getting a study request through the process quickly so the bill could be heard during this year's session. The legislation addresses the following:

- Provides a Cost of Living Adjustment (COLA) for Special Risk class retirees by freezing a member's COLA calculation as of July 1, 2020.
- In order to receive the frozen COLA calculation, a retiree must be a member of the Special Risk class as of July 1, 2011 and at the time of retirement.
- The study placed the costs associated with implementing the legislation in the 2020-2021 fiscal year as \$10 million for the state and \$37 million for the counties.

"The goal with this legislation is to stop the monthly reduction to COLA accrual," Puckett details. "Once the freeze is in place, we will begin to put the original COLA back in place for all employees. The reality is that a handful of elected officials made a really rash decision almost 10 years ago which, because of the cost for a full restoration, will take us a long time to undo. We must start somewhere, and this legislation is the start."

The PBA also supported the creation of the Public Safety Officers' Mental Health Taskforce (SB 1586). This taskforce will explore the best practices to eliminate officer suicides, which are plaguing the ranks in Florida and the nation. PBA Senior Vice President Mick McHale is leading this endeavor.

Regarding the Florida Retirement System (FRS), the PBA has requested relief from the FRS COLA suspension for Special Risk members hired prior to July 1, 2011 and to roll back the years of service/age requirements for FRS members hired after July

"We will also begin exploring ways to increase the employers' contribution rate for members in the investment plan," Puckett

The PBA is working with a large coalition of law enforcement, corrections officers and firefighting organizations to create Florida's first-ever "Peer to Peer" support legislation to assist first responder mental health needs. This legislation will provide trained peer support in conjunction with other agency resources, such as employee assistance programs.

And the PBA and FOP are teaming up to address the Law Enforcement Officers and Correctional Officers Bill of Rights. A court decision split the definition of a complaint into "internal" and "external," which was never the intention of the statute. "Our joint proposal will restore the original definition of 'complaint' in the law," Puckett says.



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16 FLORIDA COPS ■ WINTER 2020

Florida Highway Patrol Officers bow their heads at the casket of Trooper Joseph Bullock.

So much pain radiated through law enforcement officers in Palm Beach and Martin counties during a three-week span at the end of January and beginning of February. Nothing more excruciating occurs in the profession than what happened when Florida Highway Patrol Officer Joseph Bullock was murdered responding to a disabled motorist on I-95

Nine days earlier, the Palm Beach County Sheriff's Office sent out a post that two of its decorated members - deputies Gary Flowers and Pierre Rouzeau passed away from natural causes on the same day, Jan. 21. Each had 20-plus years on the job. And on Feb. 10, PBSO Deputy Hubert Burey was enjoying one of those moments police officers rarely have to get away from it all when his motorcycle was struck while on vacation in Big Cypress National Preserve. Both Burey and his girlfriend were killed in the accident.

"It hurts, it really does," Palm Beach County Sheriff Ric Bradshaw confessed, a few weeks after losing his deputies. "You look into the faces of family members when something like this happens, and the pain that you see, there are almost no words to describe it."

No words can soothe the law enforcement community over Bullock being gunned down in cold blood while he waited for the tow truck driver he had called to help the motorist who murdered him. Nearly a month following the tragedy, Bill Smith, president of the PBA Florida Highway Patrol Chapter, assessed what is lingering in the aftermath.

"We go back and forth from sadness to anger over the senselessness of it," Smith articulated. "You never know why this happens. As law enforcement officers, we are very analytical and we want to know why. When you have no answers, that's another factor that leaves people a little lost."

So here are members trying to recover from nearly three weeks that hit like a series of punches to the gut of law enforcement. Three weeks that have left officers lost amid the balance between protecting the community and protecting themselves. Three weeks that once again beg the questions about whether the risk factors that come with trying to get through a 30-year career are worth forsaking quality of life. And how to get through it with some quality of life still available on the other side.

During a news conference to present findings of the investigation into Bullock's death at the Martin County Sheriff's Office on Feb. 21, Attorney General Ashley Moody offered some perspective about why. About why law enforcement officers do what they do, no matter the risk. And even some words of encouragement about why they should continue.

"We have to remember that the men and women who put on a badge to protect our community do it knowing that each shift may be their last. And they make that decision so we can sleep at night," Moody proclaimed. "Let this event, let this tragedy be a resurgence of respect and community support for our men and women in law enforcement."

### Fight on

bury-your-head-in-your-hands feeling resulting from these losses intensifies when considering the unanswerable question that always seems to accompany such circumstances: Why these guys?

The 42-year-old Bullock was a poster child for helping people, an officer who would spend his own money to buy gas or help with repairs for a stranded motorist.

The 53-year-old Rouzeau, who joined PBSO in 2008, was part of a team of deputies that spent 13 days working in his native Haiti to deliver two shipping containers full of donated supplies following the 2010 earthquake.

Flowers, 48, had nearly 18 years on. He was awarded a PBSO lifesaving medal in 2018 after rescuing a 67-year-old woman with dementia who had walked away from home and fallen into a lake. He alerted dispatchers, swam to the woman, held her face above water and then pulled her to shore.

Burey, who was 42 and had nearly 16 years on, worked in the PBSO motors unit and led motorcades for special events, funerals, parades and other big traffic events.

The legacy of how they served and what they lived for perhaps personifies what General Moody conveyed about why the men and women of law enforcement put on the badge, about the wear and tear of the job they are willing to endure. That feeling exudes from Martin County Sheriff's Deputy Ezekiel Spence every day, as he withstands the pain recovering from a gruesome broken leg suffered while running down a suspect in April 2019.

"There are days that are hard, when I'm thinking, 'Do I really want this fourth surgery?" related Spence, who has been on for five years. "It's an emphatic 'Yes.' I will do whatever it takes to get back out there. For me, it's a personal thing. Just the drive and determination to make a difference in the community."

As a member of the MCSO narcotics team, he was part of a drive-by on that April day. After establishing probable cause to stop a car, he and his partner engaged in conversation with the driver. Spence's partner spotted crack cocaine in the car, and the driver took off.

Spence pursued on foot and, while crossing an intersection, collided with a car. When he and his partner finally handcuffed the suspect, Spence wondered what had caused the bump he now

"It was like, 'Holy crap.' I can't move my leg," he recalled. "I looked down, and the bone was sticking out of my leg."

In the hospital for a month, four surgeries and three days of physical therapy per week lead to wondering why law enforcement officers keep going. It's a question Spence has asked himself, and his answer probably speaks volumes for everybody in this occupation.

"I'm not ready for it to be over," he declared. "My whole goal in life was to be a cop in Martin County, and I enjoy every day I put on the gun and the badge. I want to push myself to get out there with my brothers and sisters and fight on."

## A vicious cycle

The wear leading to the tear comes from so many sources that any tour now can be eight or more hours of overcoming risk factors. Sheriff Bradshaw details the balancing act as officers having to tend to their personal lives - supporting their families and all that - and then leaving that behind to deal with other people's lives. At the same time, it's become an even greater challenge to protect your own life and get back to your family.

"You're juggling three balls all the time," Bradshaw continued. "One of them drops and it's a problem. The cumulative effect is that we are losing people who are great law enforcement people."

Florida PBA Senior Vice President Mick McHale, who doubles as president of the National Association of Police Organizations (NAPO), sees another risk factor that other occupations don't face.

"The continuous attacks by presidential candidates and state and local candidates," McHale reasoned. "It has become popular to blame budget shortfalls and overall conditions on the men and women who provide public safety."

**CONTINUED ON PAGE 18** 



The Martin County Sheriff's Office responds to the scene where Trooper Bullock was killed.



**LOSS CONTINUED FROM PAGE 17** 

Perhaps this begins to explain why the occupation takes such a toll. The challenge becomes even more insurmountable when accounting for the decrease in ranks. Smith cites that in Monroe County, for example, the number of troopers has dropped from 240 35 years ago to 140 currently. But the population has more than doubled.

And then there's that issue of pay. The average salary for FDLE employees is barely enough to make ends meet. Local agencies are pilfering the state agencies because they can pay a little more. The sheriff's departments are doing likewise.

It's a vicious cycle that leaves officers out there on their own, which is what Bullock encountered. The cycle becomes even more vicious because Florida officers now have to do 30 years to achieve a livable cost of living adjustment when they retire.

Add in the micromanaging from management that is so afraid of public perception threatening its jobs and the question becomes why aren't there more runs like the three-week span in January/February.

"When you go home, you can't leave work at work," Smith submitted. "It affects you mentally because of the way the agency treats you and economically because you can't afford your life."

## Get away from it all

Could it be that the occupational hazards arise from how it's become a 24-hour-a-day job? And not just because you can't leave work at work.

The wear and tear take a physical toll that has left so many officers with bad backs, shoulders, knees, feet and worse. They try to go to the gym to stay in shape and strong and limber enough to perform daily duties.

The job also breeds the hypervigilance that makes all officers feel as though they need to always be on guard. How many of you find yourselves needing to sit with your back against the wall when going out to eat so you can keep an eve on the entire restaurant?

All of which turns the question from "Why" to "What to do about it?"

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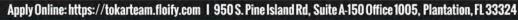
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The Florida PBA is working to ease some of the pain by advocating for bills in the state legislature to support peer-to-peer counseling in every agency. How much would having somebody to talk to about your pain – physical and mental – and who gets what you are going through add to a healthy career? The union is also lobbying to sustain a provision in the Law Enforcement Officers' Bill of Rights to ensure that IA investigations are completed in the required 180 days to alleviate the lingering that only adds stress.

But the bottom line is that you have to find a way to get away from the job.

"If you take time to decompress, when you come back you will have a fresh perspective and a new zeal for what you are doing," Sheriff Bradshaw implored. "I'm guilty of it myself. I don't like to miss anything. But it will energize you. And you owe it to your families."

MCSO Unit Rep Karl Nelson has endured nearly 30 years by using a tried-and-true antidote to the workaholism the job demands.

"I take time off, go away and go nuts," he confided. "I go to the best restaurants. I go to a nice location and stay at a nice hotel. I spend a couple of days in the spa, blow off a lot of steam, come back, shave off the goatee and get back on the job. That's the cycle. I bust my butt until it's time to play, then I turn off my phone and have a good time."

Rehabbing the past five months – and with several months more still ahead - Spence has had time to understand how to turn the switch on and off and how important that is.

"Well, you never really turn it off. But there are times when you are at ease," he noted. "Enjoy those precious moments. You are always going to miss birthdays and holidays, and that stuff weighs on you. So you have to make the most of every opportunity."



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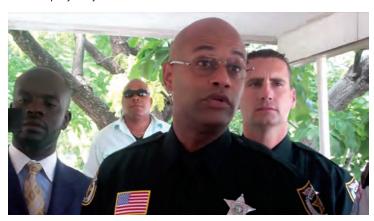
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PBSO Deputy Gary Flowers.



PBSO Deputy Pierre Rouzeau.



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# **Above and Beyond**

## MCSO Deputy Shawn Green exemplifies heroics with off-duty response

### BY MITCHELL KRUGEL

Any distressed motorist stranded on the side of the road with a disabled vehicle at 1:20 a.m. would want Martin County Sheriff's Deputy Shawn Green to drive by the scene. And so it was early on the morning of Saturday, Jan. 25, that the off-duty fervent responder came upon an overturned vehicle along the Martin Grade Scenic Highway west of Southwest Allapattah Road.

Green stopped to help. He always stops to help.

"I'm absolutely not surprised he stopped," praised MCSO Deputy Ken Youngblood, who grew up with Green. "He's been responding like this for 20 years. We were both brought up by dads who were cops. He would never drive by anything without stopping to check on somebody."

Green radioed in the crash to dispatch and waited for fire rescue and other law enforcement units to arrive. When responders did arrive, they found Green unconscious in the roadway.

Apparently, on this dark road a second vehicle hit Green and projected him several yards from the initial crash. He suffered severe facial injuries, multiple broken bones and had to be airlifted to Lawnwood Regional Medical Center and Heart Institute in Fort

He eventually was put into a medically induced coma, needed a ventilator to help him breathe and was left with his jaw wired shut and eating through a feeding tube.

"He's in good spirits, ready to get back to work," reported Trisha Kukuvka, who works in community outreach for MCSO and is one of Green's younger sisters. "Since the accident, he said he did what any law enforcement officer would do. He believes he was put into his place to do anything he can to help somebody."

To say that such a response has been ingrained in Green would be an understatement. His father, Vic, served MCSO for 30 years, retiring as a detective. In addition to Trisha, one of Green's other sisters, Kelly Pfeifle, works as a crime scene analyst for the department. The Greens are pretty much MCSO's first family.

Anybody who knows Green is not surprised by his desire to get back on the job. He is not easily deterred.

MCSO Palm Beach County PBA unit rep Karl Nelson saw that up close. Early in his career, Nelson wrote a teenage Green a speeding ticket. Then Nelson became Green's FTO and realized this kid had the right stuff.

"Shawn's a solid worker," Nelson commented. "He will survive

Suffice to say, MCSO is not the same without Green, who works courthouse security after serving on road patrol and as a corrections deputy. He is known for his omnipresent good cheer and a sense of humor that puts other officers at ease.

When he was able to break out some of his favorite busting on his siblings in the hospital, Trisha knew her brother was going to be OK. She adds that further indications of his recovery picking up include Green talking about getting back out to pursue his passion for fishing and taking his 4-year-old daughter to Disney World.

Green has also been bolstered by the fact that MCSO has been right by his side throughout his recovery. To help support some of his medical expenses, Nelson rallied the PBCPBA to spearhead a donation to Green. On Feb. 4, MCSO PBA members presented an assistance benefit check to members of Green's family.

"It gives him a sense of security to know that support is behind him," Kukuvka shared. "He is not going through this alone. People are constantly checking on him, making sure he's OK. You never expect somebody to make a donation, but the PBA cares so much because they are an extension of our family."

Youngblood disclosed that when he last talked with Green, he had wanted to get back to work "as soon as they will let him." He still has to endure some significant treatment, including oral surgery to replace up to six teeth lost in the accident.

Until then, Green will definitely have an impact on the department for his actions, which represent the best of MCSO.

"There is no off the clock with law enforcement. If we see something, we have a moral obligation to act," Martin County Sheriff William Snyder commented. "And that is exactly what Shawn Green did."

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# Save the Date

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# The hot rod tour worth a lifetime

#### BY KAREN STAHL

Going the extra mile is in Raymond Korkowski's blood. Literally. The Tequesta Police Department sergeant grew up around hot rods, watching his father do bodywork on cars while his mother made her living at the racetrack.

So when an old buddy, Ian Fike, reached out about his father, Randy, who has inoperable stage 4 pancreatic cancer, Korkowski knew it was his duty to fulfill a dying wish — particularly because that wish included cruising around in a 1967 Pontiac GTO.

"Everybody was like, 'Why don't you just call Ray?'" Korkowski recalled about Fike's decision to message him. "So I'm like, 'OK, not a big deal, I can work on that pretty quickly.'

Korkowski called up his own father about the GTO before taking to Facebook. Within moments of seeing the social media request, another local friend reached out to Korkowski and offered the golden ticket ride for a day.

With the muscle car secured, Korkowski dreamed up the idea of putting together a hot rod cruise. He gathered friends and cars from the community for a mind-blowing, million-dollar entourage.

"He just put this thing together so quickly," Ian praised. "Not to mention the community of brothers that showed up to support the cause. Ninety percent of the people there didn't even know me or my father. It was just neat, the love and the compassion from Ray."

On the morning of Dec. 28, the procession of dream machines met at the Tequesta police station to drive the four blocks to Randy's home. And once he got his failing legs inside, the muscle car took over the heavy lifting.

Korkowski led the hot rod cruise down U.S. Highway 1 in his police car as the clouds began to let out a sprinkle of rain. In a perfect crescendo, the group stopped at Anthony Mastroianni's garage in Tequesta, which is filled with 40 luxury cars a total worth more than \$4 million.

As soon as Randy pulled into the garage, he stared out of the window and began to cry.

"I don't think I'll ever forget that day as long as I live, meeting that man," Mas-



Randy Fike is all smiles as he sits in a 1967 Pontiac GTO, fulfilling one of his final wishes.



Tequesta Police Sergeant Raymond Korkowski (left) organized the hot rod tour for Fike with the help of friends and community members.



Korkowski's patrol car leads the hot rod entourage as it makes its way down U.S. Highway 1.

troianni reminisced. "Just to see someone at the end of life, with tears of joy in their eyes for something we were able to do for them...I don't even know if I have a word to explain how that made me feel."

After the tour wrapped, Fike and his father packed up to go. Krokowski escorted them home, teeming with pride that he was able to get the community together and fulfill a final wish for a man in need.

Randy is still living, although his condition is quickly declining. His son said that he knows this act of kindness is one that will burn in the memories of the entire family for the rest of their lives, and long after Randy passes away.

And for Krokowski? That day marked some of the most incredible miles the sergeant has ever driven in his police car.

"It was amazing," he affirmed. "I don't even know how to really explain it. Having the car experience and being a police



Randy Fike steps out of a 1967 Pontiac GTO into a garage filled with luxury cars.

officer...it was unbelievable to be able to bring everything together in the way we did.'



#### BY KAREN STAHL

When overall winner David Moss crossed the finish line during the fifth annual Kaitlin's Angel Run on Jan. 5, his mind was blank with the relief of finishing, but his heart told a different story. He was inexplicably filled and overwhelmed with pride knowing what and whom — he had just run for.

Moss competes in a lot of races, but the 51-year-old commander with the Palm Beach County Sheriff's Office will never pass up an opportunity to participate in supporting the Palm Beach County PBA's Kaitlin A. Kazanjian Memorial Scholarship Fund. Especially since he's been part of the 5K traffic safety awareness run since its inaugural year.

"I'm just happy to be out there, to be helping," Moss shared. "[Kaitlin's] story was in newspapers and, of course, through the PBA. I remember it. So that's why I run every year."

And support it he did. With a finishing time of 18:57, Moss proved he's willing to put in the hard work to run alongside an angel.

The crowd, which started checking in as early as 6:30 a.m., showed how dedicated they are to supporting Kaitlin's memory on the streets of Abacoa.

"That's what I enjoy," Moss relayed about running with his fellow officers



13-year-old Cameron Shelby starts with the lead pack en route to winning the female 18-and-under division.

from the PBSO, Jupiter and surrounding agencies. "Seeing everyone out there, trying just as hard and completing the race. That's satisfying."

One runner who put up a fight was Janine Virano, 50, who finished strongly as the overall female with a time of 21:18, placing just seconds ahead of 13-yearold Cameron Shelby, who came in at 21:21 to win the females 18-and-under division.

Right ahead of Virano was Joshua Barlow, who took home first in the male 30-to-39 division and second overall. with a time of 20:30.

The prevailing approach throughout the day was showing up and working out for the cause, regardless of whether the finish line was crossed via running or walking. Blazing smiles and neon-bright clothing paralleled the infectiously brilliant energy that pulsated



10-year-old Warren Taylor, winner of the male 18-and-under division, with PBCPBA President John Kazanjian after the race.



Janine Virano finishes her run to the women's overall title.

through the crowd.

And Moss will continue to try and get others to participate in the Angel Run with him.

"It doesn't matter if you're a runner or walker, just get out there," he encouraged. "As long as I can run, I'll do the race every year. As long as they keep having it, I'll support that cause."





















## BY KAREN STAHL

As Cecelia Rosser looked over the packed conference room of burgeoning young women gathered at the Palm Beach County Sheriff's Office, she understood the urgency emanating from the 54 pairs of eyes locked on her. These faces form

the crux of her career, and their presence here confirmed a hunger for the vital leadership skills to help them ascend in rank.

With her qualifying expertise, Rosser knew that hosting this well-attended seminar in Palm Beach County from Jan. 21 to Jan. 24, titled "Leading Change in Developing Women Leaders," would capture the attention of female officers

More than 50 aspiring officers attended the seminar held Jan. 21-24 at the Palm Beach County Sheriff's Office.

and cultivate a desire to advocate for promotion.

Rosser, president of Training and Development Resources (TDR) LLC, served with the U.S. government for 28 years before retiring as a member of the senior executive service.

In the following 10 years, Rosser developed, led and evaluated domestic and international training programs as the director of training for the International Association of Chiefs of Police (IACP).

Currently, at TDR, she leads traveling seminars for women law enforcement officers on strategic career planning and developing communication and advocacy skills.

"I think it's an ongoing effort," Rosser stated. "But traditionally, women will wait until they're 10 years on and then have

these dialogues. We're getting more women in, but we need to get them into higher-level positions."

Having women in law enforcement leadership inspires other women to make the leap and creates a cyclical effect, according to Rosser. She believes that the ripple of influence from

older to younger women is the key to an inclusive agency that reflects cultural change. And that opportunity for growth is precisely what's precipitating packed seminar rooms, like the one in Palm Beach County.

"When you talk to a lot of these women, they'll say they've never been in a class with this many women, and they've never

been in a class with female faculty," Rosser shared. "So this is the information, perhaps, they wouldn't have been as comfortable hearing in another atmosphere and asking questions they wouldn't necessarily ask."

For PBSO Captain Beth Krivda, the sight of the seminar reflected the change she's seen in the representation of women in leadership positions. Sitting in that room, Krivda wields the credentials that exemplify how women are moving up in law enforcement.

Following a start at the Riviera Beach Police Department in 1992, Krivda worked her way up to sergeant as an investigator in the internal affairs unit and then as a lieutenant for nine years.





PBSO Captain Beth Krivda leads a session at the seminar.

Top it off with a master's degree in criminal justice from Florida Atlantic University, and currently managing 133 deputies under her as a captain, and you have a woman who profoundly understands the importance of bringing more women into law enforcement leadership.

"I think now, the younger women are starting to see that they can make changes," Krivda relayed. "The younger women that I see, I actively try to recruit the ones I see leadership skills in."

Agencies making promotions are looking at women to ascend in the ranks who prove they have the know-how to communicate, manage and organize, which has become just as attractive as pure grit and finesse.

West Palm Beach Assistant Chief Sarah Mooney knows that for law enforcement leadership, it's all about getting there and once women do, they can rely on their experience. After all, that's what she did when she came on the job in 1995, to then work her way up to her current position in 2019.

"Once you're inside the job itself, I think your work kind of speaks for itself," affirmed Mooney, who epitomizes the caliber of female officers moving up in the ranks in Palm Beach County. She has brought a unique skillset to the profession, including a master's degree in social work.

"To be a leader, you have to have people that are willing to follow you," Mooney explained. "Just because you're a supervisor doesn't mean you're a leader."

Although there are more women ascending to law enforcement leadership, the factors that go into the decision — family and a work/life balance — can affect whether they want to pursue promotion. Promotions come with working midnights, and that's a sacrifice some officers have to weigh with the support of their families.

Without that support, it can be difficult to achieve higher ranks. However, in Martin County, First Lieutenant Jessie Carde knows that her motherly instincts help her to be an effective leader beyond her communication and advocacy skills.

"I've been called the 'mom' of the agency," Carde joked. "There are a lot of officers texting me things they need at work, but they'll also come to me for advice on how to handle home issues. If you can't take care of your home life, you're not going to have your head on right for the road."

The skills to be acquired by the women in the seminar room learning from Rosser are proof that the training is necessary to round out inclusive and powerful agencies. As Rosser witnesses daily, having more women moving up in the ranks creates an environment rich with diverse abilities and perspectives one in which all officers can flourish.

Rosser recognizes that getting women promoted past the first level of management helps retain and cultivate empowered female leaders. She's already planning her trip to Palm Beach County for the next seminar training in January 2021. The goal is long-term organizational change and exponentially improving the already-growing trend of women in leadership positions.

"Women will always capitalize on the relationships that are available to them," Rosser confirmed. "And people tend to promote those that look like them or that they're comfortable with, so we need to understand that and use that."





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## Mental Health and Wellness Support

A Resource Guide for Palm Beach County PBA members

# Help wanted for your mental health

Each issue, the PBCPBA will provide a message to promote better mental health for members. In this issue, mental health professionals who work with the PBCPBA discuss the warning signs that let you know when to ask for help.

If you need help, you're probably already aware that you are not functioning at your highest capacity.

A person who is not comfortable emotionally will have difficulty with basic functions like eating and sleeping. You are being compromised by the symptoms you are experiencing.

Not being able to sleep, feeling high levels of anxiety when you have to perform tasks at work and agitation or irritability lead to higher levels of desire to abuse drugs or alcohol.

Stop for a minute. Assess yourself. If any of this describes you, it's a call to make a call to get help.

High levels of conflict or arguing with a family member or a spouse might be another sign that the post-traumatic stress that seems to come with the job is too much to handle. A negative attitude about being at work or difficulty performing job responsibilities can be dismissed as status quo in this day and age of law enforcement.

But don't let that keep you from asking for help. I've had patients say things like a hot call that they would have responded to immediately now causes their anxiety to shoot up. And they become slower to respond, or their confidence decreases.

Warning signs also come from different people in your life, like a spouse or a family member who brings it to your attention. You are not easy to be around. And when something like depression sets in, your desire to do things decreases. Your sex drive decreases. Your ability to perform general tasks related to living your life decreases.

Oftentimes, law enforcement officers – particularly those who work night shifts - are not getting the right amount of sleep. So they turn to sleep aids or medication to get their bodies to shut down so they can sleep. Any officer experiencing this should make a call for help right now.

Please understand some of the influences that are contributing to your stress, depression and anxiety. More and more law enforcement officers feel less and less supported by their colleagues, their superiors and, really, the community at large. It's making them not like their jobs.

Years ago, police officers used to be regarded as heroic. Out there, serving their communities, people had the utmost respect for you. But because of how that respect and support have dissipated, you feel anxious, paranoid and like what you are doing has less value.

Depression, anxiety and a lot of the trauma officers are expe-

riencing comes from how they have been responded to in the department. An incident occurs that results in being placed on administrative leave. And then nobody checks in on them to see how they are doing. So they have a feeling of isolation, hurt and resentment. It's a systemic issue that attacks an officer's mental health and wellbeing.

So, you are going though a lot that are warning signs to ask for help. There are different responses when you want to make that call. There are a lot of officers who are really positively reinforced to go to therapy. Many captains or sergeants have been very good about promoting mental health. And there are those who will do old-school bullying, saying you just can't handle the pressure. It creates a culture of fear to seek services if it's about job-related issues.

But it doesn't have to be a job-related issue that leads to asking for help. Many people who come for therapy are not specifically talking about job-related anxiety. Other things like their relationships become issues because of what the job is doing to them.

When you look for help, you should find somebody who can provide coping tools to decrease negative or unwanted symptoms. They should help you with your ability to have meaningful relationships with your loved ones and your colleagues. And yourself.

You should have a relationship with your therapist that makes you feel cared about. That you are supported. That you matter. You should get solutions or options about how to handle situations in a productive or proactive manner.

You should also get some education about symptoms that affect your mental health. Therapy should help you understand when something is a concern and how to treat it. And oftentimes, getting help to have a better relationship with your spouse, your children or your partner can totally change your emotional ability to feel happier and perform at work.

It's important to have people you feel safe to consult with, so you are not in isolation. Many law enforcement officers really appreciate being able to sit and talk in a safe environment.

Remember, you are not alone. A majority of officers are experiencing the same symptoms. Everybody deals with anxiety. Life is exhausting. So if it gets to the point where you just can't handle it, make the call and get some help.



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## A letter in Stuart becomes a legacy

When now-retired Sergeant Jim Egbers visited a fourth-grade class at Felix A. Williams Elementary School on Oct. 3, 2007, he had no idea he would be planting the seeds for the next generation of law enforcement in Stuart.

Egbers was at the school to give a presentation on stranger danger. Following the presentation, a number of students wrote thank-you letters to the officer in appreciation of the visit. When Egbers decided to go through some mementos from his career this past January, he never expected to find the gem that fell into his lap.

"Dear Officer Jim, Thank you for telling me how to be safe around strangers," the letter dated Oct. 3, 2007, reads. "Thank you for coming in the classroom and telling how to be safe. I liked the video.'

The letter is signed simply: "Angelo." As in, current Officer Angelo Palmieri. Underneath the message, Palmieri had drawn pictures of a playground scene.



Angelo Palmieri (left) shakes the hand of now-retired Sergeant Jim Egbers while holding a thankyou letter he wrote Egbers 13 years ago, after a presentation to his fourth-grade class.

And Egbers got a chance to present Palmieri with the letter — playground drawing and all — on Jan. 17, when they met again after that momentous day 13



years ago. There's no doubt that in his law enforcement career, Palmieri can track back to Egbers as one of the shining lights that led him to his current job with the best piece of advice: Always be safe.

## **Boynton Beach officers serve up** coffee and conversation

The room buzzed with excitement for Boynton Beach's Coffee with a Cop Starbucks event on Feb. 11, as Sergeant Phil Hawkins tried his hand at making a caramel macchiato.

The crowd was vocal with support — "Perfect! You've got it!" — for the sergeant, who was seen pouring a steady stream of milk into a tin cup for mixing. After pulling the lever to steam the milk, pouring in the espresso and drizzling caramel sauce on top, Hawkins served up the piping-hot coffee with a smile.

Starbucks has been joined with law enforcement for their Coffee with a Cop program since 2011, bringing conversation and connection between officers and their communities to local stores. The community showed up to back their officers for the event in Boynton Beach, and everyone got some great cups of coffee out of the deal — especially Hawkins.







## **Boynton Beach at Night to Shine**





Members of the Boynton Beach Police Department volunteered at the Tim Tebow Foundation's Night to Shine on the evening of Feb. 7 at Community of Hope Church. Officers danced the night away with community members with special needs for an unforgettable prom night experience.

## Officers in Delray Beach walk against violence with their community

In Delray Beach, the Walk Against Violence marches to the beat of driving snare drums. The Delray Beach Police Department joined with the community Jan. 11 for the Sixth Annual Walk Against Violence and Unity Assembly, an event that featured a procession, live music, food and bounce houses.

"It's an opportunity for us to be involved, to participate," Sergeant Terance Scott shared. "Take ownership of your own community."

The walk started and ended at Pompey Park in Delray Beach, with a loop throughout the surrounding neighborhood. The officers in attendance backed their community as they raised awareness against violence.

"I grew up here," relayed community



member Joycelyn Patrick. "I remember when community meant community community meant unity."

Ultimately, Scott believes that events like this show the community that their officers stand behind causes in ways that are positive, interactive and en-



Sergeant Terance Scott shares the importance of supporting his community at the Walk Against Violence and Unity Assembly on Jan. 11 in Delray Beach.

gaged. Delray Beach residents know that they have advocates in their officers, and this walk was another step forward in community building.

## **Delray Beach officers stand in** at the Daddy/Daughter Dance

Officers Oscar Leon and Theodore Williams served as chaperones for daughters without male role models in their lives at the Father/Daughter Dinner and Dance aboard the Grand Celebration ship at the Port of Palm Beach on Feb. 16. Officer Leon also got to spend quality time with his own daughter while performing his volunteer duties.





## **Martin County sheriff's deputies** have the animal know-how

Officers in Delray Beach have amassed a zoo over the past month, with the capture and rescue of a baby goat on Jan. 15 and a runaway horse on Feb. 14.

The books closed on the "kid"-napping in January, after Martin County sheriff's deputies arrested a 17-year-old suspect who had stolen an acquaintance's four-wheeler - and, subsequently, their baby goat. The suspect was charged with grand theft, and the goat's owners received their pet back

About a month later, a runaway horse was spotted trotting in the middle of Kanner Highway. MCSO Special Investigations Division Lieutenant Tom Smith was able to use his belt to wrangle the horse and walk it off the road. The horse's owner was located, and thanks to the officer's hard work, the animal was safely returned home.





## **Martin County** Sheriff's Office welcomes three new K-9 recruits

Three new K-9s joined the team at the Martin County Sheriff's Office on Jan. 9, with all three receiving the gift of a brand-new, custom protective vest from the nonprofit K9 Strong.

The dogs — Maverick, Loki and Aiko - made their debut following weeks of intense training with their handlers. Maverick is paired with Sheriff William Snyder, Loki with Corporal Ron Manganiello and Aiko with Deputy Justin DeLuca. The K-9s join the team ready to pursue robust careers in law enforcement.

Their vests, which come from the Port St. Lucie-based nonprofit, come after enough money was raised to provide the lifesaving equipment for both the MCSO K-9s and K-9s at six local law enforcement agencies. With the vests, new recruits Maverick, Loki and Aiko are ready to hit the streets with their handlers and keep Martin County safe.









## **PBSO** deputies form ties that bind

Practice came to a halt for Glades Central High School basketball players on Feb. 17 when Palm Beach Sheriff's Office deputies stopped by the school to teach the young men the invaluable skill of tying a tie. The players had a great time learning from the deputies, and they went home with newfound confidence in their off-the-court abilities.







## Officers give red carpet treatment to youth in **West Palm Beach**

Officers in West Palm Beach swapped their uniforms for suits and gowns on Feb. 1 to participate in the 15th Annual Little Smiles Stars Ball. The charity gala celebrates local kids who have had to overcome difficult times. Officers enjoyed showering attendees with celebrity-worthy recognition and red carpet treatment for the evening.

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## **Communities across Palm Beach County** celebrate law enforcement

Law enforcement appreciation shouldn't be limited to just one day...and in Palm Beach County, it isn't.

From Delray Beach to Martin County, celebrating officers is something these communities do well beyond Jan. 9, the official Law Enforcement Appreciation Day. Through special events, notes and heartwarming moments, recognition ran deep this year with expressions of gratitude to members.

At the Palm Beach County Sheriff's Office, appreciation took the form of a young girl named Annabelle. Wearing a polka-dot skirt, Annabelle caught an officer off guard when she ran into his arms. Meeting her grin with a huge smile, the officer then showed the little girl his police car and coached her through a couple of safety briefs. Appreciation paid back in full for a moment Annabelle will be sure to remember fondly for a long time.

The Delray Beach community holds true to the adage that the way to a person's heart is through his or her stomach. During the Kiwanis Club of Delray Beach Police Appreciation Awards Breakfast, Officer Charlie Lunsford was honored as Outstanding Police Officer.

And a Boy Scout pack from S.D. Spady Elementary School stopped by the department to deliver a delicious meal, ensuring that officers in the area were well fed as they performed their duties.

Also in Delray Beach, as well as Martin County and Riviera Beach, special messages for law enforcement were sent throughout schools and social media.

Students from Port Salerno Elementary School recorded a Facebook video message for Martin County Sheriff's Office Deputy Shawn Green after he was seriously injured during a motor stop.

Students and teachers from the Palm Beach County School District made sure to show their appreciation by collecting notes for officers throughout the schools. The notes were delivered in hand-painted receptacles resembling police cars.

Acts like heart-warming notes and memorable moments from community members are small reminders of how much law enforcement is appreciated, not just on one day but yearround. And these are the gestures worth celebrating.



















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# The SECURE Act: maybe not so secure after all?



**STEVE OLSON** 



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**SACHECK** 

For decades, people have been falling behind on retirement savings. According to the U.S. Bureau of Labor Statistics, in 2018, only 55 percent of the adult population was participating in a workplace retirement plan. A 2019 study from Vanguard showed that the average person 65 years old or older had just \$58,035 in retirement savings. More and more people are relying on Social Security income in retirement, and the government has recognized that we must do something about it.

The Setting Every Community Up for Retirement Enhancement (SE-CURE) Act of 2019 was signed into law on Dec. 20 by President Donald Trump. Like any act passed into law, there are pros and cons.

## You and your family

The SECURE Act will push back the date when retirees must take "required minimum distributions" from age 70½ to age 72 (for those who were not 70½ by the end of 2019.) This may be very helpful for people who are well funded in retirement and might need to take out the full required distribution in their early 70s — but for many law enforcement officers who have large pensions and allow their investments to grow, the catch is how it will affect your heirs.

The act is removing the ability to do what is called a "stretch IRA." A stretch IRA allowed non-spouse beneficiaries to stretch the disbursements of the inherited retirement accounts over their lifetime, allowing for many years of additional tax-deferred growth. Now, non-spouse beneficiaries will have to distribute the entire account within 10 years of death of the original account holder. According to the Congressional Research Service, this provision of the act has the potential to raise roughly \$15.7 billion in additional tax revenue over the next decade.

Although we cannot avoid these taxes, there are some financial planning techniques that help lessen the blow to your beneficiaries.

## **Annuities**

The SECURE Act encourages plan sponsors to include annuities as an option in workplace plans by removing the fear of legal liability if the annuity provider fails to provide and not requiring the plan to choose the lowest-cost plan.

This is a big one. For years, primarily in the 403(b) and 457(b) space (not-for-profit and government retirement plans), insurance agents have placed annuities inside the retirement plan. Let me translate: people who save into the plan must pay all sorts of fees for annuity guarantees, regardless of whether that person wants an annuity.

Annuities can serve a purpose in a financial plan. They do, however, come at a cost. Most employer retirement plans have fees that are taken out of your account for the administration of the plan and/or they will have fees embedded in the funds that you invest in. This is normal. But if your retirement plan through work is a variable annuity contract, not only do you have to pay the administrative fees for the plan and the fund fees, you also need to pay an additional fee called a "Mortality and Expense" Fee" (there could be even more fees in addition to this one).

For most annuities, this fee guarantees that if you pass away, your beneficiaries will receive the higher of either a) the account value (what the account is worth) or b) how much you have put into the policy minus any withdrawals.

In other words, if you save \$60,000 into an annuity policy with this type of guarantee, and it grows to \$80,000 and you pass away, your beneficiaries would receive \$80,000. If you save \$60,000 into an annuity policy with this type of guarantee and because of poor market conditions, the account is only worth \$40,000 and you pass away, your beneficiaries would receive

This can be helpful for someone whose family needs this type of protection. But do you need this protection, and is it worth the cost? Everyone's answer to this question is different.

According to the SEC's "Variable Annuities: What You Should Know," the mortality and expense risk charge of an annuity is typically in the range of 1.25 percent. Some people feel strongly about having guarantees and understand the fees that come along with those guarantees. But let me put it into perspective for you.

Let's say you start your career at age 25 and save \$100 per month into a 403(b) or a 457(b) until you are 65 years old and you retire. If your investments average an 8 percent return, net of fees, over that time period, you will accumulate \$349,100.

If, however, you are in an annuity product that charges an additional 1.25 percent for various guarantees, and now your investments earn a 6.75 percent return net of fees, you would only accumulate \$244,757.

These extra annuity fees can really add up, especially if you don't really need an annuity to begin with. In this example, the annuity costs \$104,342 over the course of a 40-year career. That's a lot money for guarantees if you don't need them. But somehow the government is giving more leeway to these annuity products inside of retirement plans. It's crazy.

### Other areas

- · The SECURE Act will make it easier for small businesses to set up 401(k) retirement plans and even provide tax credits
  - ° We think that more people having access to retirement accounts will result in more people saving for retirement. However, not only do people need to save for retirement, they need to be able to save enough to successfully retire.
  - The maximum someone that under the age of 50 could contribute to a 401(k) or a 457(b) account in 2019 was \$19,000 for the year. The maximum amount that person can contribute to the same account in 2020 only increased to \$19,500. This is a very small increase given how underfunded American retirements are. (Another issue is the fact that most Americans cannot afford to save the maximum amount anyway, but that's a conversation for another article.)
- One of the provisions of the act is that it will allow students

**CONTINUED ON PAGE 37** 

# Strategies to improve your credit score quickly



**TOKAR** 

The Tokar team is excited to announce that we have moved to Benchmark Mortgage. Benchmark is a core value-based, boutique mortgage organization founded in 1999.

One of the main reasons we decided to join Benchmark is because of its company-wide commitment to serving veterans and first responders. Benchmark will never quit on securing the American dream for our American heroes.

We have a heart and passion for our veteran and first-responder community, and we pride ourselves on making the home financing experience amazing. Benchmark has set the industry standard for 20 years, and we are proud to have helped make the American dream of home ownership a reality for more than 100,000 American families.

Relationships are the backbone of our company. We will work with you and your family face to face with honesty and transparency through your entire journey to home ownership. And if things get tough, we won't back down — our team members advocate for the veteran and are trained and equipped to tackle

With our eye on making it easier, we have changed the way VA lending is done. A VA home loan offers as low as zero down for eligible veterans and military service members. At Benchmark, credit scores as low as 580 are allowed to qualify for VA loans.

Are you ready to buy your dream home but worried about your credit score? At Benchmark, we don't leave you to figure it out all on your own.

You are working hard for the chance to buy your dream home. Shouldn't your lender be working just as hard?

Your credit is calculated from many moving parts. The good news is that your credit score is constantly changing. If you take steps to improve your financial habits, you may better your credit score while also achieving greater peace of mind.

Knowing what improvements to make when improving your credit can be tricky; that's where we can help.

For example, while some factors apply to everyone, there will be others that only apply to you. Some strategies you could use to positively impact your score very quickly are:

• Keep credit card balances low. I like to call this the rule of 30. Your balance accounts for 30 percent of your credit score. You want to make sure that your utilization ratio is less than 30 percent. For example, if you have a credit limit of \$1,000, your balance should never exceed \$300. If you are already over that, pay it down to where it is less than 30 percent. By far, this is the mistake that most people make.

- Pay your debts. This is not always as simple as it seems, but it accounts for 35 percent of your score. Something to keep in mind is that paying off new debt has a greater impact than paying off old debt. If you have a newer, open credit card, pay that balance first.
- Clear up any mistakes. Did you know that as many as four out of five people have errors on their credit reports? The odds that you may be one of them are high, at 80 percent. While you can pull your own credit for free once a year, credit reports can be difficult to read. At Benchmark, we review your credit report with you to ensure your credit's accuracy. If errors are found on your report, you have the opportunity to correct them.

The ratio of used credit and payment of debt combine to account for 65 percent of your score. The next biggest factor is time, or the length of your credit history. If you are trying to improve your credit, it is important that you do not close your credit card accounts.

This hits you in two categories: one is your credit utilization ratio, or how much you owe, because the ratios will not be calculated properly on closed accounts (you'd have debt, but no extra credit limit). The other is the length of credit history, because a closed account does not report a length of time.

Overall, there is no single instant technique to improve your credit score. It's best to simply live within your means by not spending more than your income.

If you'd like more information, give us a call. We can help you get a more personalized view of your credit and help you decide what you can do to improve it.

Ari Tokar honed his customer care in the financial services and hospitality fields. The Florida State University graduate values working alongside his brother, Daniel Tokar, to create positive home financing experiences. As part of their 100 percent on-time closing goal commitment, the Tokar team manages their clients' loans in-house, from application to closing. Born and raised in Broward County, Ari has lived in West Palm Beach since 2014.

## **SECURE** CONTINUED FROM PAGE 36

to withdrawal up to \$10,000 per year from 529 accounts to pay down qualified student loans.

Thinking about adoption? The SECURE Act will also permit penalty-free withdrawals up to \$5,000 from a 401(k) account to help with adoption costs.

So, is the SECURE Act a good or a bad thing? It depends.

Overall, the act does allow more people access to retirement plans through their employer but makes it easier for high-cost annuity products to enter the picture. The act allows people to use their retirement accounts and 529 accounts in additional ways, but it also affects how much money your family gets to keep after you pass. Of course, everyone's personal situation is quite different, and the SECURE Act will affect people in many different ways.

Your best course of action is to sit down with a certified financial planner who specializes in working with law enforcement officers to evaluate what to do in light of the SECURE Act.

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. Tad Sacheck is director of operations for Atlantic Wealth Partners and a certified financial planner. Cody Koletic and Gregg Brant are certified financial planners and family wealth advisors for Atlantic Wealth Partners.

# Thank-You Motes TO THE PBA



February 1, 2020

John Kazanjian President PBC/PBA Inc. WPB, FL 33409

Dear Mr. Kazanjian:

I am writing to you and your organization to express my most sincere and heartfelt thanks for your endorsement and your donation on my running for office.

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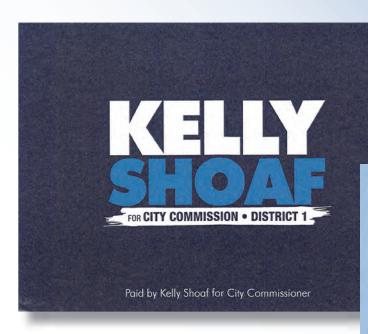
Ray McMillan 3605 S. Ocean Blvd. C-119

South Palm Beach FL 33480



Thank you for your contribution and your continued support.

My Lhoung Rough of Line Vice



Thank you so much for your obration to my campaign.
With all that we have accomplished, there is still so nech to do and I could not alo it without your help.

Together we can keep all the good things going into 2020 and beyond.

Kelly

## Providing financial guidance to those that serve others.

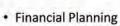


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