



"The voice of local law enforcement"

CODE THREE

Official Publication of the Palm Beach County PBA

2020 YEAR-END ISSUE

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in the past and move forward to a brighter 2021**



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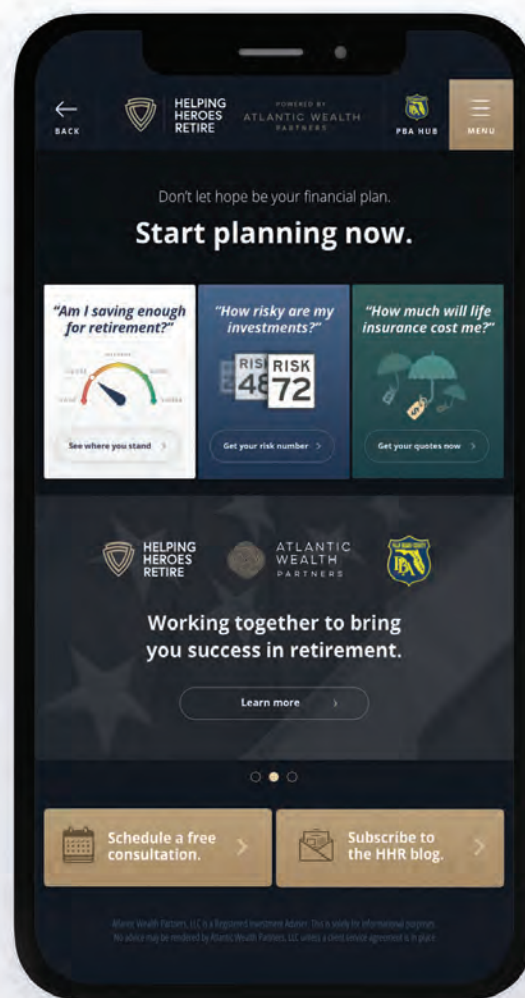
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IN THIS ISSUE OF CODE THREE

COVER STORY

Ride On



As PBCPBA members reconcile the cumulative stress from 2020, how can they move forward to navigating a brighter new year? The road to better days is paved with some advice and tools about how to cope with all they have wrestled with the past year and information about why 2021 will be better.

COVER DESIGN BY GINA CROTCHFELT

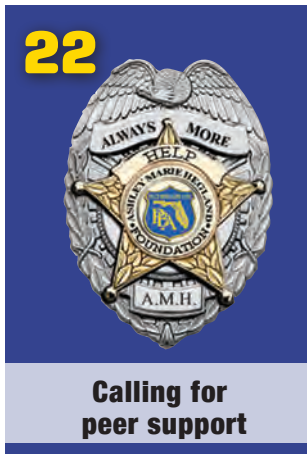
INSIDE STORIES

20



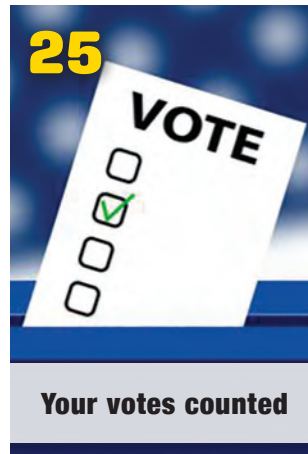
Bringing new fun to fundraising

22



Calling for peer support

25



Your votes counted

ALSO IN THIS ISSUE

President's Message	Page 5
Message from the Executive Board	Page 8
Ten Thirty-Three	Page 9
Welcome New Members.....	Page 11

News from your reps	Page 12
Officers of the Month	Page 14
Members Only	Page 28
Thank-you notes to the PBA.....	Page 35
Finance	Page 36

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THE PRESIDENT'S MESSAGE

2020 was bad, but not all bad



JOHN
KAZANJIAN

What are we going to do about 2020? Burn it down? Shred it? I'm almost 63, and it's probably the second worst year I've had in my whole life.

January started off with a bang. February was going well, then in the middle of March it all just fell apart. And with everybody panicking and closing everything down, shutting the whole country down, everybody was in, just chaos. And the media didn't help anything either.

But don't forget, before that, we were on a roll. Going into 2020, we were getting some great contracts for members in the different agencies that we represent. And then COVID hit. And then the George Floyd incident happened.

We're going to get over that, and you know what, thank God we were in Florida, because we really didn't get hit as hard as New York, New Jersey, California, Portland or Washington, D.C. Those states and those cities, they got walloped with defunding and protests.

Here in Florida, I have to give credit to the state's leadership and to a lot of the police chiefs. We stood our ground, and a lot of the legislators stood their ground that they're not going to defund the police and sheriffs. The police are here to stay and, whether we need some reform, guess what? The police officers are all on board on that. They have brought us to the table and we're working on it. So I think we're going to work all these things out.

There are some good memories from 2020. There are some high points. The governor stepped up with his Law Enforcement Protection Act. And our members were not deterred. That helps a lot to minimize some of the pain.

A real painkiller, perhaps one of our most memorable moments of 2020, was the way we pulled our endorsement of Florida State Representative Candidate Matt Weinstein after he promised he was anti-defunding, then told the *Sun-Sentinel* he was in favor of it.

Upon seeing Weinstein's comments that not only threw law enforcement officers under the bus but backed it up over them, the PBA rescinded its endorsement. And he was trounced in the August primary. This shows that if you support defunding, it will backfire on you.

We're not going to stand for that. You've got to draw the line. And the way we did it showed that you can't cross us. Man, when we pulled that endorsement, my phone was blowing up that weekend.

Looking back at 2020, we can also be proud about awarding another year of scholarships to members' kids. We might not have made our usual \$130,000 to \$150,000, but we came pretty close and didn't lose out to COVID. We didn't raise as much money this year as we have in the past, but we still gave it out.

This is a good place to start looking ahead to 2021. We are literally doubling down on our fundraising efforts by taking two of our signature events and hosting them on the same weekend. On Friday, April 23, we will have our annual golf outing. And then Saturday will be our Police Officers' Ball.

After we had to cancel the Angel Run this year, I went to the committee and said, "We've always talked about doing a back-to-back. I think this is the time to do it." For two days, it's going to kick our butts, but this will be a weekend when we see that we are on our way to coming back.

Of course, the most important questions regarding the new year right now are about the COVID vaccine.

Let me answer the first question.

I'm going to get it. I'm going to urge all members to get it. Yeah. We have to get it. If they allow me, I'll be the first one in line. Listen, I'll do it on national TV.

In order for this virus to disappear, we all need to get inoculated. Like me, a lot of our members were in the military. We were pincushions before. We got more vaccinations in us through the military and coming up. So, one more is not going to worry me. I don't know if any of these guys have conspiracy theories or whatever, but it's been proved to be 95 percent effective. We need to get it. We need to start the rollout. We need to be in line when it comes out, and we need to get it.

So let's do it. And let's continue to do what we have been doing to stay strong throughout this forgettable year. If we do so, 2021 will definitely be a year to remember.

As always, stay safe.

Kaz

JOHN KAZANJIAN
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@pbcpcb.org to update your information.



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2020 gives us reasons to believe we can be better in 2021



**RICK
MCAFEE
VICE
PRESIDENT**

Silver linings and glasses half-full might have been hard to find during 2020, but, trust me, they were there.

Between all the different agencies I've worked at, I've been in this profession 34 years now. And I have had my lunch picked up more in 2020 than I have pretty much probably had in my 34 years combined.

I have been pleasantly shocked and surprised, with the number of times you hear through the media, certain politicians talking about defund the police and this and reform and all this other type of stuff, that people will still come up to you and thank you for what we're doing. And the next thing you know, they're picking up your lunch check or that type of stuff.

So I see the glass as half-full for 2020. I don't think it was as bad with the anti-police rhetoric as what it's really made out to be sometimes in media or what certain political advocates like to say.

In fact, I think it's a testament to the members, that if anything, they've stepped it up even more in 2020. You see agencies around the country where they are not policing the way that they want to, perhaps taking more of a "people don't like us" type of attitude.

But our people here in Palm Beach and Martin counties have still carried on with their mission. No matter what is going on throughout the country, they still functioned and kept moving forward.

I still saw people come together. Even with differences of opin-

ion, some people still put those differences aside and come together in a time of need. And when COVID was really taking off and nobody knew what was going on, people put their differences aside and tried to work with one another.

So I'm hoping within the first few months of 2021 people can get back to that. Let's make it a priority for this new year to continue to work for the common good.

Now, members might wonder if we can really be all in this together with the ongoing conversation about police reform. Like we've said before, as long as it's done intelligently and with an open dialogue between, I think you're going to see a majority of the police officers want these types of reform issues.

Personally, I am going into 2021 hoping that this COVID stuff gets behind us, people can start functioning more normally again and we start experiencing the economic growth that we had prior to all this stuff.

I go into the new political atmosphere with an optimistic attitude not only that things are going to get better, but am I going to be better?

I'm going in with the optimistic attitude that I have that ability, for me, my family and friends, to be better than where we were before.

And I go into 2021 thinking that no matter what, we're still able to count on our officers.

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Personal Cell Phones and Public Business



KATIE
MENDOZA

Are your cell phone records really protected from your employer? Short answer — it depends! To safeguard your *personal* data, be sure to use your *personal* cell phone and electronics for only personal business.

As you may know, in *Riley v. California*, 573 U.S. 373 (2014), the Supreme Court held that a person's personal cell phone data is protected by the Fourth Amendment from unreasonable governmental intrusions, and law enforcement officers must find probable cause and seek a warrant before searching a cell phone seized incident to an arrest. The Court compared one's privacy interest in his or her cell phone to that person's privacy interest in his or her own home. While this is the criminal standard, you may sometimes wonder whether management can obtain your cell phone records under a lesser standard because of your status as a public employee. The Police Officers' Bill of Rights, sections 112.532-535, Florida Statutes, discusses what documents and evidence your employer must disclose to you while you are under investigation; however, it doesn't necessarily cover to what, if any, personal records or data your employer is entitled.

Awhile back, the Supreme Court ruled that a governmental employer's intrusion on the privacy of its workers for investigations of work-related misconduct is judged by a standard of reasonableness based on all the circumstances. *O'Connor v. Ortega*, 480 U.S. 709, 725-26 (1987). Any such search must be both justified at its inception and reasonably related in scope to the circumstances that initially justified the interference. *Id.* For example, a public employee may have little expectation of privacy in his or her office desks and cabinets, due to the nature of government offices. *Id.* at 717.

Along those same lines, a Florida court recently noted that a public employee's right to privacy must be addressed on a case-by-case basis because of the different work environments in public offices. *Edwards v. State of Florida*, 274 So. 3d 1222, 1226 (Fla. 3d DCA 2019). In this case, the court held that a former police officer, arrested for multiple counts of official misconduct, had no expectation of privacy to a personal flash drive that was plugged into the USB port of her work computer, as the personal drive was connected to the publicly owned computer. *Id.* at 1230-31. Similarly, in 2016, a court in Ohio recently found that a warrantless search of an employee's (a former employee of the local Sheriff's Office) old cell phone was permissible because the personal cell phone records were regarding work-related misconduct and were provided by a private third party (the employee's wife). *Sollenberger v. Sollenberger*, 173 F. Supp. 3d 608, 620-

25 (N.D. Ohio 2016). Despite these holdings, the Florida Supreme Court has found that personal emails do not necessarily fall within the definition of public records by virtue of their placement on a government-owned computer system. *State of Florida v. City of Clearwater*, 863 So. 2d 149, 155 (Fla. 2003). Again, the specific circumstances matter.

Based on the foregoing, public employees should not use their personal cell phone or electronics for any work-related purposes, including texting, emailing, or commingling the content of personal records with public systems/databases. You should also be aware of your agency's specific policies regarding the search or inspection of work areas. While most law enforcement officers know that employer-owned equipment and communications often are subject to public records law, they should safeguard even their own personal cell phones and communications. Better safe than sorry.

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 Michael Cianciaruli, Alt.....X

FAU

William HernandezX
 Miguel Cardona, Alt.....X

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Jupiter

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 Jonathan Gentile.....X
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 Jason Alexandre, Alt.....X

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Matthew Potsko, Appt'dX

Lake Clarke Shores

John Connacher.....X
 Antonio Gerena, Alt.....ABSENT

Lantana

Shawn Johnson.....X
 Troy Schaaf, Alt.X

Manalapan

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 John Mammino, Appt'd.....EXCUSED

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 Bradley Spencer.....X
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 Kenneth Youngblood.....X
 William Weiss, Alt.X
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 Andrew Porcelli, Appt'd.....EXCUSED

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 Samuel Haidy.....X
 Edward Burke.....X
 William EvansX
 Lawrence Lutrin.....X

Martin County Tax Collector

Ronnie Berrios, Appt'dABSENT

North Palm Beach

Joseph Yungk.....X

Ocean Ridge

Jimmy Pilon.....ABSENT
 Mario Galluscio, Alt.X

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 John Gee, Appt'dX
 Kristopher Kubiak, Appt'd.....X

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 Nir Mordechay.....X
 Michael Brown.....X
 Kenneth Jones, Alt.X

Stuart

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Tequesta

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Welcome, New PBCPBA Members

OCTOBER 2020

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TIMOTHY LAQUERRE
SAMANTHA PALMER
LAWRENCE TONNA
WILBERT VARGAS
GABRIEL NAVARRETE
NICHOLAS KOBITKA
MICHAEL BARBUISIO

[illegible]

Honoring Retired Members

NAME

BRIDGET HULEY
BRYAN EVERT
DOUGLAS GILBERT JR.

RETIREMENT DATE

OCT. 15, 2020
OCT. 30, 2020
OCT. 25, 2020



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Shoe vouchers, 'me too' raises and other reasons for cheer

Submitted by Karl Nelson
MCSO

Congratulations on some outstanding law enforcement work this past year. We've seen a lot of changes, including many new job appointments and a number of promotions and technological advancements. These advancements have helped our tenacious deputies and investigators quickly identify wrongdoers and ultimately capture them. And yes, sometimes they try to run — and well, you know the MCSO. Good job by all!

We've had a few noticeable hiccups starting off this fiscal year, most notably with the change from a "shoe allowance" to a "shoe voucher" system. Definitely a rough start. As I write these notes, the vouchers that should have been sent out in September, October and November have not been delivered yet. I've addressed this with Kevin Youngblood, COO, until I think he screens my calls and texts. The man must cringe when he sees my name. Anyhow, I'm told that the vouchers should start going out in December and that they will catch up very soon. For

those who haven't heard, you are due the shoe voucher on your anniversary date. If you wish to opt out, there is a qualification and certification requirement and process for that in the contract.

Three percent? The second issue was related to the "me too" clause in our contract. This issue could only affect the topped-out members. The rumor going around could simply be called the 3 percent rumor. In short, the MCFR contract had some gravy included for their topped-out personnel. It turns out they have a 3 percent lump-sum payment that is based off of their base pay before any added benefits. The only condition stated in the contract was that the topped-out member would receive this benefit the year after he or she reached the top step in the pay plan (topped-out, plus one year). Awesome, right? This was supposed to start for our senior members on Oct. 1, for those who qualified for the benefit. However, it didn't. Wait! Hold on just one minute. (Insert mad face emoji here...and my phone just started ringing...a lot.)

We entered into discussion with MCSO administration without initially filing grievance notices (although, to be truthful, they were probably written out somewhere). We were able to meet and look at the contracts, both past and present. We discovered that the MCFR did in fact have a similar benefit in their last contract, but it was 2 percent. Therefore, the new contract with 3 percent was an increase. Our contract captures any base wage increase or COLA that is realized by the MCFR. The MCSO Administration and the PBA immediately agreed that the 1 percent increase to their benefit should be and would be captured by MCSO members. So, as I write this update, the MCSO and PBA are working out the best way to implement this benefit for the topped-out members, and once it is hashed out, it too will go into effect and be retroactively paid to those who would have been entitled to receive it, dating back to Oct. 1, and to those members entitled to it on their anniversary dates, moving forward.

I would like to give a shout out to the sheriff and his executive staff and to single out Chief Robert Seaman and Kevin Youngblood, COO, for starting the conversation, which aided us in resolving these two issues without a bunch of legal wrangling. Additionally, they have resolved a number of COVID-19-related issues for some of our members after being notified of the problem(s), and have taken the time to review all the pertinent information and factors. Those members have had time credited back to them and other issues resolved quickly. Those members (you know who you are) appreciate it very much, as do I.

Guys and girls, please remember to ensure that your contact information, addresses and emails, are up to date with the PBA office. You may be missing out on notices and events.

Have a happy new year and be safe out there.

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Awards and good deeds — a recent roundup

Submitted by Cory Herny
Boynton Beach Police Department

Lifesaving Award — presented to Officers Nasim Davis, David Roberts, Amanda Shepaum and Jonathan Acosta. On Dec. 3, members of the BBPD hosted a blood drive in honor of Jacob Schwartz, the 5-year-old son of a Village of Biscayne Park Motorcycle Officer. Jacob is battling bone cancer. More than 70 first responders and professional staff from across the county donated whole blood or platelets.



Highland Beach Police Department Memorandum

DATE: December 9, 2020
TO: PBA
FROM: Officer Jeffrey A. Miller
RE: Highland Beach Police Department

This year has shown how much a small department has changed so dramatically over the course of a year.
We have seen the retirements of Sgt. Dave Scherer, Officer Gary Lee and Officer William (Billy) Semple. We wish them all the happiness in their future endeavors.
We have been fortunate to have hired George Reid and Austin DeBruyne and wish them well in their careers.
Recent promotions of Paul Shersty and Ken Duarte to Sergeants.
We finalized our contract to include a step plan.

From all of us at the Highland Beach Police Department, a Happy and Safe Holiday Season and a Prosperous New Year.



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Palm Beach County PBA Officer of the Month Honorees

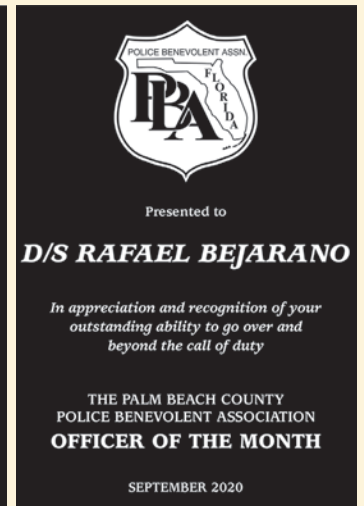
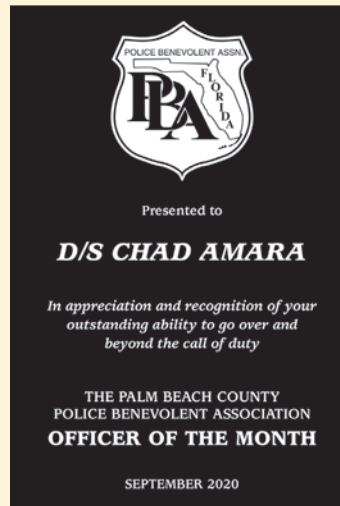
September 2020

Deputy Sheriff Rafael Bejarano, Deputy Sheriff Chad Amara
Palm Beach County Sheriff's Office
Nominated by Sergeant Phyllis Kearney



On Aug. 30, 2020, Deputy Sheriff Bejarano and Deputy Sheriff Amara responded to a Walmart in Royal Palm Beach, where a suspect was refusing to stop for the loss prevention officer, brandishing a 6- to 7-inch fillet knife, and shouting threats at the deputies. A large

crowd of shoppers formed around the volatile suspect, who was shouting for the police to kill him. The suspect did not comply with the deputies' orders to drop the knife and to calm down. Deputy Sheriff Bejarano successfully fired his Taser at the suspect, and the two deputies were able to restrain him and to retrieve his weapon. The man was arrested for multiple counts of aggravated assault on a law enforcement officer, resisting without violence, retail theft and resisting a merchant. With their brave actions, these deputies ensured the safety of many civilians, and they de-escalated an extremely dangerous situation.

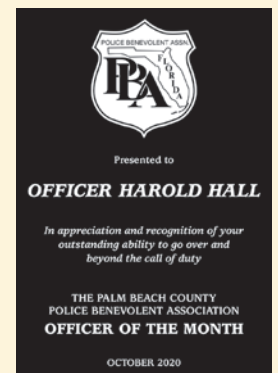
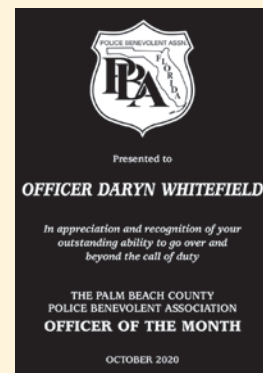
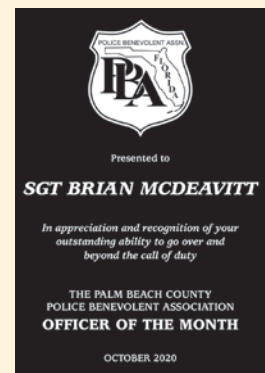


October 2020

Sergeant Brian McDeavitt, Officer Daryn Whitefield,
Officer Harold Hall, Boynton Beach Police Department
Nominated by Agent Cory Herny



In July 2019, a Hispanic male committed an armed robbery at a Dollar Tree, and he threatened the cashier with a firearm. Sergeant McDeavitt, Officer Whitefield, and Officer Hall located the suspect in a neighboring plaza, and he ignored their verbal commands to stop walking toward the entrance of a Publix Super Market. The suspect began to remove his firearm from his pocket and continued to walk into the Publix. Sergeant McDeavitt, Officer Whitefield and Officer Hall were forced to open fire on the suspect. Later, it was discovered that this man committed multiple armed robberies that day, including the robbery of the Dollar Tree. These brave officers, pictured with Boynton Beach Chief Michael Gregory (above, right), prevented a potential active shooter or hostage situation, and they are to be commended.



Palm Beach County PBA Officer of the Month Honorees

November 2020

Officer David Joy

Palm Beach Gardens Police Department

Nominated by Officer Dorian Hawkins

In September 2020, officers were dispatched to a car crash at the intersection of Military Trail and Hood Road, with reports that one of the victims had lost his arm. Officer David Joy was the first person to respond to the scene, and he quickly applied a tourniquet the victim's arm to stop the bleeding. Officer Joy gave updates calmly over the radio. He reassured the victim, applied sternum rubs to keep the victim conscious, and escorted fire rescue to St. Mary's Hospital. Due to Officer Joy's quick response and cool head, the victim survived and received the care that he needed.



From left, PBCPBA President John Kazanjian with Palm Beach Gardens Officer David Joy, Chief Clinton Shannon, Major Randall Anderson and Assistant Chief Marty Bechtel.



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OFFICER DAVID JOY

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beyond the call of duty*

THE PALM BEACH COUNTY
POLICE BENEVOLENT ASSOCIATION
OFFICER OF THE MONTH

NOVEMBER 2020

December 2020

**Sergeant Michael Frazao, Deputy Sheriff Paul Read III,
Deputy Sheriff Marcus Sigler, Deputy Sheriff James Levey**
Palm Beach County Sheriff's Office

Nominated by Lieutenant David Pervenecki



On Oct. 5, 2020, Sergeant Frazao and deputy sheriffs Paul Read, Marcus Sigler and James Levey responded to reports of a 2-year-old girl choking. The child and her family already were en route to the hospital, but they stopped at a median and met Sergeant Frazao for aid. The little girl was limp and not breathing, and he administered back blows to clear her airway. Deputy Read, a certified EMT, arrived and assessed the girl, who was vomiting and unresponsive. Because fire rescue had not yet arrived, and because of the hospital's proximity, Sergeant Frazao, holding the little girl, rode along with the girl's mother in the back of Deputy Sheriff Levey's vehicle to the hospital as the child continued to vomit. Deputies Read, Levey and Sigler drove code 3 to the hospital and ensured that traffic was clear. Because of these officers' quick actions, the child did not suffer cardiac arrest, and her life was saved.



Presented to

SGT MICHAEL FRAZAO

*In appreciation and recognition of your
outstanding ability to go over and
beyond the call of duty*

THE PALM BEACH COUNTY
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OFFICER OF THE MONTH

DECEMBER 2020



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THE PALM BEACH COUNTY
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DECEMBER 2020



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D/S MARCUS SIGLER

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DECEMBER 2020



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DECEMBER 2020

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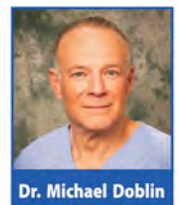
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High Road

As law enforcement officers move past the grueling journey that has been 2020, what can they do to find a brighter path for 2021?

■ BY KAREN JENKINS

Treacherous is just one way to describe the bleak road of 2020. To the left of this devastating ride is responding to the civil unrest following the George Floyd incident. To the right are threats of defunding the profession. Straight ahead, there is the news media portrayal of vilified law enforcement officers with no understanding of them trying to uphold their sworn oath of protecting and serving.

And, of course, at every turn is the inescapable and harrowing destruction from COVID-19. The year has been a brutal warpath leaving officers wondering if the carnage is too much to recover going into 2021.

Melissa Schwartz, a therapist who has served the PBCPBA for the past eight years, acknowledges the traumas of

2020. She is optimistic that as PBCPBA members travel further down the road, a story far less hazardous will be told.

"[Law enforcement] is a very polarized profession," she asserted. "We're not just talking about officers' jobs. They're real people. On top of everything, they're talking about their relationships or their stress with

whatever else is going on in their lives. I think that it's going to take time and patience to transition into 2021, and I think we're trying to figure out what that means as far as normalcy, but we'll get there."

The road to brighter days ahead is paved with anticipation. Plenty of tools are available to help officers cope with the cumulative stressors that

have piled on at every turn. From lack of desired support from elected officials to lives risked on the job every day

CONTINUED ON 18



that COVID-19 drags on, it's no wonder that officers are desperately seeking messages of hope — and coping mechanisms — while speeding out of 2020.

Looking ahead, it's time to embrace the outlook that can help officers ease on down the road and lead them to a better quality of work and life.

"We are all looking forward to leaving 2020 behind and moving into 2021," Schwartz affirmed. "Focus on today and what you can control in the now and not on the day that has come and gone. It's time to be here now and look forward to tomorrow."

On the warpath

The cumulative stressors that continually piled on over the past year left officers constantly tense and with no time to take a break — or even exhale. In November, Schwartz sat down at her desk in Wellington, where she's worked in private practice for the past 22 years, to begin her monthly audit of client hours.

As she added up the numbers, Schwartz came to a shocking realization. Over the past year, she averaged 15 to 18 PBCPBA members a month who were coming in and using their mental health benefits to receive professional counseling.

That number was a dramatic increase to her pre-2020 numbers, which confirmed a notion the therapist had already felt herself: 2020 has been a difficult haul for everyone, especially law enforcement officers. The issues of this year have manifested at unprecedented levels, from having to worry about bringing COVID-19 home to family members to dodging bricks at protests.

"I definitely try to prioritize [PBA members]," Schwartz related about helping officers cope with the cumulative stressors of the past year. "It's been a difficult year — I'm typically working 11 hours a day, which is a little bit insane."

The cumulative stress has been felt on the labor front as well, according to PBCPBA legal counsel Brennan Keeler. His first foray into negotiations this year related to on-the-job stressors involved approaching agencies on behalf of members and requesting hazard pay for the pandemic.

"They're putting themselves in even more danger and then they have to go home to their families, expose their families," Keeler confirmed. "First responders are essential workers, so they're putting themselves even more in harm's way with the virus."

He came across a number of issues related to members having to quarantine and use sick leave. Some agencies originally weren't going to pay them, but Keeler took the high road and filed grievances to hopefully take income insecurity

off the pile of the year's stressors.

Although Keeler was successful with negotiating hazard pay, the cumulative stress of 2020 has still taken its toll on officers.

It's easy to pinpoint incident after incident that had to be endured: The uncertainty of every new day. COVID-19 devastating and destroying communities. Protests putting law enforcement lives on the line even more than normal. And, recently, tropical storms threatening home safety.

"I don't think you could get any worse — at this point, they've been working in these conditions for nine months," he mentioned. "I feel like they've been around the block, they've adjusted. We have to come up with thinking outside of the box, so to speak."

With the collective closing in of chaos after the PBA started with a bang in January 2020 but then quickly devolved during the onset of the pandemic, according to PBCPBA President John Kazanjian, it became more vital than ever to find strategies to help ensure a brighter 2021.

As officers work past the piling-on effect of 2020, they're sending the message that they will never let this year leave them as roadkill.

"I think there's this idea of, 'Who are we now,' and re-examining what toll this has taken on us," Schwartz said. "We have to find some middle ground, as we move into the future, of ways to connect with others and of ways to leave this year in the past."

Keeping on track

To speed past 2020, MCSO Chaplain Bryan Irvine spends his mornings using a coping strategy that he began building into his daily routine: a mental checklist.

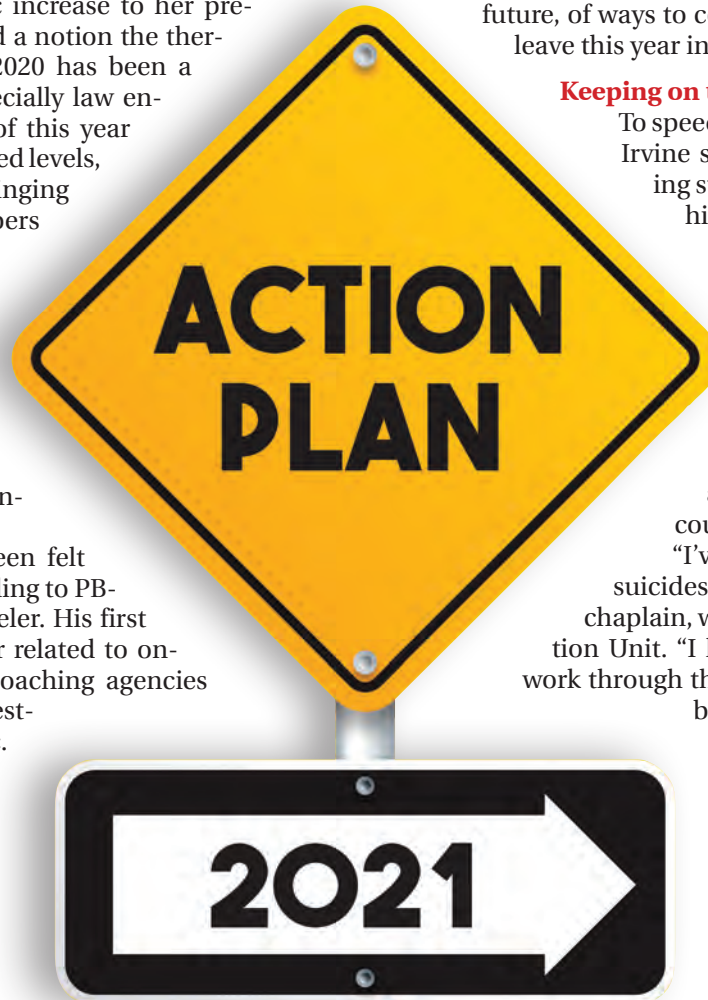
Irvine, who has been on the job since 1997, starts his days with a brief self-evaluation to keep his mental health on track. How was he feeling when he rolled out of bed?

Did he have any mannerisms that seemed different than usual? Was there a source of anxiety he could pinpoint that morning?

"I've seen deaths and crashes and suicides, all kinds of things," explained the chaplain, who works with the Crisis Intervention Unit. "I have filed this system to help me work through those issues. In other words, I don't bottle them up. As soon as you bottle them up, you're going to have more issues."

Preventive maintenance for law enforcement officers' mental health is crucial — and even urgent — as 2021 quickly approaches. The coping mechanisms presented with more urgency during the past few years can help get officers' minds away from catastrophic events and move into a brighter new year.

Christine Driscoll, president and program director at the Re-Institute, a division of Compassionate Care Recovery, Inc. in Wellington, helps align the physical and





mental well-being of frontline workers with empathy, care and understanding. She has been integral in helping law enforcement officers identify coping techniques to get through their treacherous shifts in 2020.

“It is not selfish to be taking care of one’s self,” Driscoll asserted. “What we try to do in our health and wellness programming is to identify techniques, especially in the next two to three months, that we can implement on a daily basis, techniques that will assist the officer or the family. We look at this as a family unit. What happens to the officer is not in isolation. He brings it home.”

Self-assessments, similar to the strategy Irvine uses, can be used to diagnose chronic stressors. Driscoll mentioned that irritability, loss of a sense of humor, worry, forgetfulness, aches and pains, fatigue or nervousness should all signal for deeper self-reflection.

Once stressors are pinpointed, soothing music before stressful events, simple exercises and journaling can all be used to help law enforcement officers on the road to resurgence.

“You have to transform stress,” Driscoll declared. “With law enforcement especially, have habits and rituals you create that allow you to build an anchoring support.”

Schwartz has put together a list of 10 ways to leave 2020 behind and find a renewed sense of happiness and well-being for PBCPBA members. Her coping techniques include the following.

1. Putting something new in your schedule one time a week to create change.
2. Planning something to look forward to in 2021.
3. Watching less news and more comedy.
4. Practicing gratitude.
5. Staying present and not looking too far for future stressors.
6. Trying to incorporate daily physical activity, social interaction, journaling or faith-based stimulation.
7. Looking for the silver linings.
8. Making a list of goals.
9. Evaluating your mental health on a scale of one to 10.
10. Being proud of yourself for getting through a difficult year.

She believes that implementing even just one of these techniques can help law enforcement officers refocus thoughts

away from catastrophizing and more toward the light of the new year.

“We need to recognize we are stronger, more resilient, more flexible and more adaptable than we give ourselves credit for,” Schwartz affirmed. “Seeking professional help in no way means you’re unhealthy or crazy. It’s the opposite. It means you want to live a healthier life and feel better.”

The end of the road

As officers seem to be turning the corner on this bleak year, reconnecting with loved ones and redefining stress are important strategies on the road to resilience.

And, of course, casting vision toward the recently released COVID-19 vaccine is one of the major indicators that the struggles of 2020 could soon be in the rearview. Kaz says he will absolutely get the vaccine to demonstrate to other officers how to ease their pandemic-related fears from the past nine months.

“We have to get it,” he asserted. “In order for this virus to disappear, to eradicate it, we all need to get inoculated. And if we don’t do it, it’ll linger.”

The last thing that the journey into the new year needs is a lingering sense of the cumulative stressors from 2020. With the year almost over, law enforcement officers are positioned to ride into 2021 as sharper, more resilient and more mentally fit versions of themselves.

This new year shows a hopeful image on the horizon. It shows a world where officers feel empowered to ask for help, to listen to their brothers and sisters in blue, to utilize the myriad of coping strategies available to them and to admit when the cumulative stress is just too much to bear — that’s how to drive out 2020.

Irvine says that he has great trust in the resilience of his fellow officers as they continue to navigate through the shrapnel that stress has left in its wake. He believes that 2021 truly will be the road to resurgence.

“We’ve got to think long-term, and what’s it going to take to finish this — give back to your community, and hold onto your faith,” Irvine expressed. “No matter what anyone says or does, and no matter what the year has looked like, we took an oath and we’re going to respond and be there for our community. No matter what.”

A weekend to celebrate



PBCPBA will combine the Kaitlin A. Kazanjian Memorial Golf Tournament and Police Officers' Ball in April for an extravaganza that will bring everyone back together

PBCPBA President John Kazanjian promises members that the union will come back stronger than ever by combining two signature fundraising events into a single weekend.

■ BY KAREN JENKINS

Out of the ravages of 2020, one weekend in April next year promises a celebratory reunion that longtime Palm Beach County PBA supporter Richard Tschernia believes is going to feel — put simply — euphoric.

“Considering what we went through in 2020, I think everybody had to get together,” expressed Tschernia, who has sponsored multiple PBCPBA events with his company, CrossCountry Mortgage. “To see all the faces you haven’t seen in a while, I think it’s going to be great. The camaraderie of that weekend, it’s going to be a celebration.”

The weekend of April 23–24 will feature two of the PBCPBA’s signature fundraising events, the Kaitlin A. Kazanjian Memorial Golf Tournament on Friday and the 13th Annual Police Officers’ Ball on Saturday. This unconventional year has led to the unprecedented decision to hold both events on the same weekend.

PBCPBA President John Kazanjian said that the union has discussed holding these two major events back to back but had not previously found a time to make it work. With the ball being canceled in 2020, Kazanjian thought it would provide some extra time to plan next year’s event.

“We’re going to get back to where we were,” Kaz affirmed. “We definitely miss doing the in-person fundraising, so it’s coming. It’s right around the corner. Thank God this vaccine’s out, I really see the light at the end of the tunnel.”

The PBCPBA was able to hold its 17th annual Kaitlin A. Kazanjian Memorial Golf Tournament at PGA National Resort in Palm Beach Gardens on Aug. 14 after five months of pandemic postponement. While it was a successful fundraiser, the event was limited to only 96 players and had to be altered to adhere to COVID-19 guidelines.

And the 13th annual Police Officers’ Ball, which is a black-tie optional event typically featuring a dazzling evening of dinner, cocktails, a silent auction, an awards presentation and dancing,



The 18th annual Kaitlin A. Kazanjian Memorial Golf Tournament on April 23 is projected to be one of the most unifying events of 2021 for the PBCPBA.

was completely canceled. Despite a challenging financial year, the efforts of 2020 were still able to supply more than \$100,000 to scholarship recipients, according to Kazanjian.

“We still gave out the money,” he related. “Even though we didn’t raise as much, we still gave it out.”

Looking ahead to April, a much bigger turnout akin to a family reunion is anticipated. The ball will feature its classic evening clambake with the PBCPBA Grill Team doing the cooking right after the golf outing. Members and sponsors can look forward to a rousing weekend of perpetuating Kaitlin’s legacy while uniting in a booming group effort to ignite the massive and crucial fundraising efforts.

For Tschernia, it’s easy to give back to an organization that has a leader like Kaz, who fights fervently for his members, and subsequently, his community.

“What sets them apart is that the president of the PBA is a great advocate,” Tschernia said. “You learn from these guys, and you apply it to yourself and your own business. Watching Kaz run that union, he’s tried to make a change. I really appreciate

everything he does for his members. You see how close he is to everybody.”

PBCPBA Vice President Rick McAfee, who leads a devoted committee that coordinates the Ball, is confident that the weekend will go off without a hitch, including the culmination of Officer of the Year award for 2020 and 2019. And although not facilitating the ball this year was a slight stress saver, it wasn’t worth the cost of not gathering as a union.

These fundraising events have become signature to the mission of the PBA with unparalleled success, especially being completely put on by law enforcement officers who volunteer their time to plan and implement. McAfee is looking forward to a spectacular weekend with perhaps the biggest golf tournament and ball ever.

“It’s not like we go out and hire somebody to put on the event for us, we do it ourselves,” he relayed. “I missed the good times. I missed us. And more importantly, I’ve missed the ability for us to raise money for our charities.”

Geoff Bichler has been one of the PBCPBA’s most loyal supporters with his firm Bichler & Longo, PLLC, for the past 30 years. When he pulls up to the April fundraising weekend ready to sponsor both the golf tournament and the ball, he’ll perpetuate his support of the noble work of officers.

“That sense of mission [of giving back] for me and for the firm has only grown with time into something. Now I think it’s almost as compelling for me as the actual legal work we do,” Bichler asserted. “For us, it’s really always trying to facilitate deeper relationships and to let these folks know how much we appreciate their sacrifice and what they do to protect our communities.”

PBA members are raring to go for the April event, and for good reason. It’s not just to support the multiple charities and provide scholarship opportunities for the children of PBA members to



The 13th annual Police Officers’ Ball was canceled in 2020, but the weekend of April 23–24 promises an event featuring both the ball and the 18th annual Kaitlin A. Kazanjian Memorial Golf Tournament.

assist with skyrocketing higher education costs. It’s a lifeline that builds on Katilin’s legacy and gathers officers and sponsors together in great camaraderie.

After the ruin of 2020, the April weekend extravaganza is a perfect exhale to celebrate being together, in person, with union family, stronger than ever.

“It’s a wonderful idea that we can go and celebrate at a weekend like this,” Bichler said. “I expect that people are really going to be prepared to get out there, have some fun, let their hair down and welcome back some sense of normalcy. We’re all dying for an opportunity like that. So I really expect this is going to be the best year ever with regard to combining these events.”



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Always More Help

PBSO Rep Mike Sasson leading the effort to develop confidential peer support hotline for members

■ BY KAREN JENKINS

Mike Sasson will never be able to fully get over the loss of his fallen sister, Ashley Marie Hegland, who tragically died by suicide on Sept. 30.

Sasson, a PBSO unit rep, worked with Hegland in the sheriff's office Violent Crimes Division. Despite seeing one another every day, Sasson never suspected that 30-year-old Hegland needed help.

"I've seen a lot of officers go through this," Sasson noted. "This was something we didn't see coming. I don't think anybody knew at the time what to do or how to get her help."

According to data from Blue H.E.L.P., an organization that collects law enforcement suicide statistics and supports families in the aftermath, there were 228 verified law enforcement suicides nationwide in 2019. By comparison, 132 law enforcement officers were killed in the line of duty in 2019.

A separate study looked at 460 officer suicides and found that the majority of officers were active duty at the time of their deaths.

With this data in mind, Sasson is now taking action to raise awareness about law enforcement suicide in honor of Hegland, who was active duty at the time of her passing.

"I think she might've been afraid to reach out," Sasson expressed. "I've been dealing with [the Police Organization Providing Peer Assistance program] in New York for years with issues on people we knew that have committed suicide or been in trouble and don't know where to reach out to."

Sasson's involvement with Police Organization Providing Peer Assistance (POPPA) has led him to create a peer counseling program for the PBSO that consists of a confidential peer hotline and a trauma response team.

After an officer reaches out to the hotline, they can speak with a peer support officer. After that connection, a meeting is arranged to determine the best course of action for an officer who needs psychological evaluation, medical assistance for suicidal



The PBSO's new peer support hotline, Always More Help, is established in honor of PBSO Detective Ashley Hegland, who died by suicide on Sept. 30.

tendencies or other specialized resources for an officer experiencing suicide ideation.

Clinicians from Harm Reduction Center in Boynton Beach with law enforcement expertise are on call if mental health counseling is required after speaking with a PSO.

The peer support counseling program will be named Always More Help, The Ashley Marie Hegland Foundation. Always More Help is a tribute to Hegland's initials, A.M.H. Sasson shared that the organization was recently incorporated as a 501(c) nonprofit and hopes to be running with fully trained peer support counselors by April 2021.

"Police officers are subjected to trauma day in and day out," Sasson confirmed. "We want to be able to protect the officer. There's confidentiality, and

they can come forward and they can ask for help without being subjected to any disciplinary action."

Sasson wants to remain proactive about minimizing the rates of law enforcement suicide, particularly after having his world shaken with the news of Hegland's passing. He can't bear to see another law enforcement officer's life tragically lost to a preventable situation.

Ultimately, Sasson's goal is to expand Always More Help across all agencies in Palm Beach and Martin counties. While officers help individuals in their communities every day, Sasson is minimizing the difficulty of officers asking for help by giving a confidential outlet for their own needs.

"With this program, they have other officers to turn to and pick up a phone and say, 'Hey, this is what's going on in my life,'" Sasson affirmed. "We want to call up the agency and say, 'Listen, we need your cooperation, and they agreed to get themselves better and get their mind better. We need you to not take it out on them, and put them back where they work.' Our goal is to save as many officers as we can."

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Election Perfection

PBCPBA-endorsed candidates score a plethora of victories in 2020 general election

BY MITCHELL KRUGEL

Candidates interested in running for political office in Palm Beach or Martin counties seeking an endorsement from the PBCPBA during the next few years should make appointments for interviews with the union's political action committee right now. There might already be a line of prospective candidates forming outside the PBA offices and spilling out onto Florida Mango Road. The endorsement has become that valuable.

The scorecard from the November general election measures just how valuable. Of the 21 candidates the PBA endorsed in the state, county and municipal races, 19 prevailed.

One of the losses came in the race for St. Lucie County clerk of the circuit court. So in the wheelhouse, that's 19 of 20 or 95 percent of endorsed candidates emerging victorious.

The only candidate who didn't prevail was Dr. Saulis Banionis, running as a Republican in the heavily Democratic 81st District encompassing the southern and western part of Palm Beach County. And the good doctor still captured 41 percent of the vote, so maybe call that one a moral victory.

"We knew we were going to lose that one, but the candidate he was running against has never supported us," PBCPBA President John Kazanjian explained. "Otherwise, we're running near 100 percent, and that's why everybody wants our endorsement."

The PBCPBA has worked long and hard to make its endorsement valuable, and to make the most of the political capital. The union is on a run of at least four consecutive years at better than 85 percent with its endorsed candidates.

There has been considerable return on that investment. Prior to the pandemic, member units were on a roll of negotiating new contracts with unprecedented salary increases and elevated benefits. Amid the pandemic, many municipal governments opted to reward members with hazard pay bonuses.

Did the union's political connections have a hand in those decisions? Well, some have come down to one vote in their respective town councils, and that one vote has come from a PBA-favored candidate on several occasions.

PBCPBA Legal Counsel Brennan Keeler indicated he has seen the value of those political connections show up during many of his contract negotiating successes.

"I think it helps to have the backing and support of elected officials," he confirmed. "Sometimes, you just don't know because, at the end of the day, they are politicians. But we have seen benefits of growing our political capital."

Keeler added that he believes the political relationships have also played a role in debunking defunding police initiatives that percolated at the local, county, state and even federal level during 2020.

"I think that's true, especially down here in our area," he commented. "I have not seen in any report and I have not heard anything from any elected official about defunding the police, limiting hiring or anything like that."

The success in Palm Beach and Martin counties will also make a profound impact at the state level. The PBCPBA sends seven endorsed state representatives and one endorsed senator to Tallahassee for the 2021 state legislative session.

This is a huge chunk of what Florida PBA Executive Director Matt Puckett confirms as the union doing what any organization does to establish the wherewithal to pursue its legislative priorities.

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✓	JEFFREY GILLEN	Circuit Court Group 16 Palm Beach County
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✓	JEAN ENRIGHT	Commissioner Grp 3 Port of Palm Beach
✓	MARIA MARINO	County Commission Dist 1 Palm Beach County
✓	DOUG SMITH	County Commission Dist 1 Martin County
✓	MARIA SACHS	County Commission Dist 5 Palm Beach County
✓	DAVID KERNER	County Commissioner Dist 3 Palm Beach County
✓	MACK BERNARD	County Commissioner Dist 7 Palm Beach County
✓	DEBRA STEPHENS	County Court Group 12 Palm Beach County
✓	RIC BRADSHAW	Sheriff Palm Beach County
✓	JOSEPH SMITH	St. Lucie Clerk of Court St. Lucie County
✓	SAULIS BANIONIS	State Representative 81 Palm Beach County
✓	JOHN SNYDER	State Representative 82 Florida House
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✓	JOE CASELLO	State Representative 90 Florida House
✓	TINA POLSKY	State Senate 29 Florida Senate
✓	ANNE GANNON	Tax Collector Palm Beach County
✓	BRIAN MAST	U.S. Representative, Dist. 18 Palm Beach & Martin Counties

The candidates crossed out are the only races that PBCPBA-endorsed candidates did not win in the 2020 general election.

"We play our role in the political cycle so we can have relationships built for the legislative cycle," Puckett noted. "I believe we're coming out of this cycle with a lot of friends and some valuable political capital."

Investing that political capital will be more integral than ever during the 2021 legislative session. According to Puckett, legislators have become more polarized by several developments, including the police reform discussion and the election of a new democratic administration in Washington, D.C.

He details how some of the legislators who were on the fence regarding the police may have come off the fence and grown the ranks of those who do not favor law enforcement. He doesn't anticipate it being a hostile legislature, but continuing to build the relationships, especially with legislators in their local offices, will become increasingly important.

"If we have issues where we have to ask our friends to take sides against relationships they have in the House or the Senate, we have to understand our political capital has to be spent on that," Puckett emphasized. "But I think we have put ourselves in a good position. The legislative leadership looks at us favorably and values having us at the table."

Take it to the House...and the Senate

Florida PBA plans aggressive approach for a 'unique' session

■ BY MITCHELL KRUGEL

Grammarians, linguistics experts and aficionados of English language usage would cringe when hearing the phrase “most unique.” Unique, after all, is by definition an extreme condition.

Yet, a pregame analysis seems to conclude that the 2021 Florida legislative session will be one of the “most unique” ever experienced. No other words can aptly describe what is about to take place. With the challenges and changes looming, no words might fully capture what the state legislature is about to experience.

“This year we will be dealing with what economic forecasters call the ‘black swan,’” Florida PBA Executive Director Matt Puckett professed, using the term economists adopted after the severe recession of 2008 to refer to events that are rare, unpredictable and have wide impact. With employment issues to settle that have wide-ranging impact and bailouts to consider for small and large business, it’s going to be a budget-centric 2021 session.

“This is the session when we all become economic nerds,” Puckett continued. “With the way the last session ended abruptly and the pandemic, 2020 was such a weird year. How do you recover from that?”

Clearly, it will be a long recovery road to hoe. A bevy of freshmen legislators, especially in the House of Representatives, will have a unique impact on the 2021 agenda, including who winds up sitting on which committees. The legislature had not even set that as of just before Christmas, but interim committee meetings are scheduled beginning Jan. 11 through mid-February in preparation for the 60-day legislative session that kicks off on March 2 and continues to April 30.

So there is some work – and guesswork – to be done regarding how to make a presumed \$92 billion budget meet all the mid-pandemic and, hopefully, recovery needs. And that might not even be navigable until the country sees how successful the COVID vaccine will be.

Puckett anticipates some slicing and dicing will be needed to respond to pandemic challenges and what could be a growing gap in the budget.

“It’s intense guess work about where do they cut and do they cut deep into our state agencies,” Puckett explained. “Is it higher education? Is it healthcare? What do you see, if anything, in terms of police reform?”

Some of those state agencies could very well be law enforcement, such as state police or state corrections, which always deal with an annual battle to increase or even maintain compensation levels. As for the noise related to police reform, well, making policy changes to do that becomes more difficult when there is so much attention devoted to plugging budget holes.

But the sky is not falling. Legislators are not planning to come to Tallahassee wearing dark hooded cloaks and wielding scythes.

“I’m not lying awake at night worried about it,” Puckett confirmed. “We had a very good economy before the shutdown. We have a lot of people eager to work. And from a tax standpoint, there are a lot of people who want to come to Florida and spend their money. It could be a V-shaped recovery, but we’re going to get through, this making sure that our interests are protected

and seeing what gains we can make.”

The initial gain the Florida PBA is seeking will be pushing for additional worker’s comp support related to COVID. There has already been some response from local legislators about the need to protect first responders who have had to risk repeated exposure to the coronavirus, so there is hope that will fuel the state to find room in the budget to do likewise.

It is important to note that even in this climate, the state PBA doesn’t see the 2021 legislative session as uniquely defensive. There will be some defending of the Police Officers’ Bill of Rights, especially for those taking the extreme approach to police reform that advocates for being able to go after law enforcement officers with civil suits.

The PBA will take an offensive posture, however, to push for changes to fix problems with the pension system. Puckett doesn’t anticipate the Senate advocating more cuts to the pension and would be interested in restructuring, which the PBA has been teeing up for several years now.

That would include a system that still provides defined benefits, doesn’t require officers to work into their 60s and has a COLA down the line.

“Something that makes the money you earn in your 30s and 40s hold up later in life. That’s the basis,” Puckett suggested. “How it looks, we can’t tie ourselves down to anything just yet. We need to make it where it is still an attractive benefit.”

Certainly, the pension system will not go back to the prosperous level of pre-2010. Since it was reduced about 10 years ago, a group of members have come into the system who may not wind up with the retirement security that will continue to attract recruits to become law enforcement officers in Florida.

“We can be open-minded and innovative and still have a better benefit,” Puckett added. “If the Senate president wants to deal with pensions, we’re ready to deal with the pension. We’re not going to bury our head in the sands and say, ‘Don’t touch us.’”

Puckett and State PBA President John Kazanjian have been participating in ongoing discussions with Senate President Wilton Simpson and Speaker of the House Chris Sprowls. They have begun conversations with the subcommittee chairs as well to the point where, “I can’t imagine an elected official in upper leadership who has no idea what the PBA is concerned about,” Puckett asserted.

Kaz and State PBA board members will continue to venture to Tallahassee to have more conversations. But access to lobby for the PBA agenda will likely be unique because of pandemic limitations. More meetings will be taking place by Zoom or conference calls, which will put a bit of damper on special interest lobbying.

That makes the local meetings with legislators – that Palm Beach County PBA members have become especially adept at – even more important this year. These are the relationships that will make the pension improvements, worker’s comp additions and other legislative efforts more attainable.

“It’s going to take some get-to-know-you time, but it’s not insurmountable,” Puckett acknowledged. “Part of what we have to do is to make sure they understand what the police is all about.”

Good News

Florida PBA conference presents ideas to help members better manage the news media

■ BY MITCHELL KRUGEL

Members from Florida PBA chapters and charters mustered in the ballroom of the Key West Marriott on Oct. 29-30 to discuss combatting the ever-escalating issue plaguing law enforcement. Beyond the pandemic, defunding threats and police reform proposals, the incessant anti-law enforcement rhetoric spewing from the news media continues to threaten policing operations and officers' livelihoods.

So the state PBA devoted much of its third annual seminar to practices and tactics for dealing with an increasingly subjective and even muckraking media. And so it was that PBA leaders heard about how to control the message, break your own news, adopt a posture of openness, use stories of good policing to build bridges and establish the goal of the interview as best practices to bring back to their members.

The PBA turned to a couple of experienced experts to provide counsel for dealing with the media. Michael Skelly of Skelly Strategic Solutions, who has been advising clients including the PBA on issue campaigns, crisis communications and political strategy for more than 20 years, presented "Media Strategies." He was followed by Mike Scudiero, a member of the news media for six years who has been the voice of the Coastal Florida PBA as its executive director, who presented "Media Tactics in Practice."

These presentations were bookended by a couple of important messages.

Monroe County Sheriff Rick Ramsay, whose agency is a member of the South Florida PBA, greeted the PBA with a welcome to let members know that management is on their side.

"The way we talk on a regular basis, I consider you my friends," he praised. "I only hear from the FOP when they are pounding their fists. With the PBA, we are always talking, and we are so much more able to get stuff done. We have the same goals. It's a long haul to come to Key West, but the PBA is here all the time. You see a dramatic difference with this union."

Florida Chief Financial Officer Jimmy Patronis made the long haul to Key West to culminate the conference. His passionate message to let members know that the state's administration is on their side was eclipsed by the way they lined up to have their picture taken with Patronis after his speech.

"People don't tell you that you are important to the economy, but what you do creates this amazing place we live," he be-

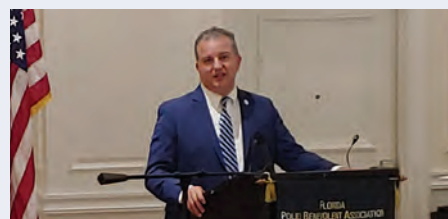
gan. "We have 900 people a day moving to Florida. Housing sales are up 26 percent. None of that exists without the safety you provide 24/7/365."

To help agencies get that story out there, Skelly articulated forsaking the mentality of circling the wagons, no comment and forging a tribal mentality that reinforces mistrust for strategies that engage stakeholders, tell your stories and build goodwill. Some of the other tips he offered included:

- Crisis management is the enterprise of telling ugly truths. But when crisis strikes, speak first, and take offensive, proactive positions rather than defensive, reactive positions.
- When a crisis hits, practice stealing thunder. This comes from owning the story first and breaking the news first, which can build credibility and change the severity of the crisis.
- When speaking to the media, say something adopting a posture of openness, transparency and speed and taking the position that information will be shared.
- Always identify a future point when additional information will be available.
- Become your own news bureau by sharing the outstanding work your members are doing. Self-publish these through social media.
- Leveraging goodwill in political battles will put out an effective message and maintain the public's trust.

Scudiero floated the notion of thinking about the headline when communicating the message. Ways and means he presented to keep the objectives and outcomes of the message in mind included:

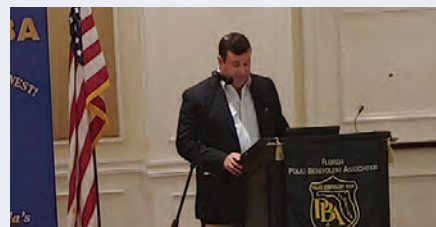
- A prime goal of the message should be rallying the public and reaching members or potential members.
- In social media, long-form communication can work. For television reporters, think about the three-to-five-second soundbite.
- Reporters are relatable and human. Establish relationships and don't look at them as the enemy.
- Ready, aim, fire: Make sure you are thinking about it before you say it. Think about it before you return a reporter's phone call.
- You might need to be defensive when addressing shootings and investigations, but be offensive when talking about contract negotiations, grievance and discipline wins and positive stories.



Florida Chief Financial Officer Jimmy Patronis came to Key West to address conference attendees.



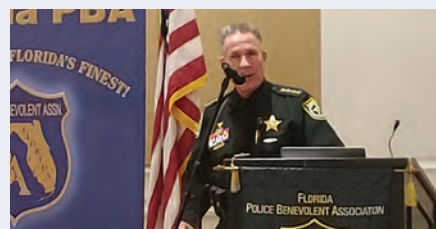
State President John Kazanjian opens the third annual Florida PBA Conference.



Michael Skelly presented ideas for media strategies to help members better deal with the news media.



Mike Scudiero discussed "Media Tactics in Practice."



Monroe County Sheriff Rick Ramsay greeted members with a message to let them know management is on their side.



Jimmy Patronis (fourth from right) with members of the Florida PBA executive board.

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

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Members Only Section

Celebrating PBC PBA members and the way they serve every day

PBSO members are the epitome of giving back to the community

■ BY KAREN JENKINS

From making food deliveries to taking residents Thanksgiving shopping to refurbishing bikes, PBSO members went above and beyond — sometimes out of their own pockets — to continue their mission of providing for members of the community in need.

When deputies heard some families were not going to have a Thanksgiving dinner, they decided to step up. On Nov. 24, they chipped in to deliver turkeys and chicken to families in need, including one woman who couldn't hide her smile as she was presented with the turkey. The department went even further on Nov. 26, by shopping at stores, including Walmart, to support families in their Thanksgiving shopping.

PBSO also continues to partner with several organizations to help feed the community. The department partnered with K-12 by Elmor, an organization that believes every child deserves a great meal, to distribute 1,500 boxes of food throughout the most needed areas of Palm Beach on Nov. 5.

Members also partnered with Feeding South Florida, a nonprofit that aims to change lives one meal at a time, to hand out boxes of food, including fresh vegetables and gallons of milk, to struggling families in Lake Worth and Wellington on Dec. 1 and Royal Palm Beach on Dec. 2. Residents simply had to show up to the location and the deputies loaded the boxes into their cars.

On Dec. 1, deputies delivered 80 boxes of premade food funded by the Village of Wellington for students who may be experiencing food shortage amidst the ongoing pandemic. And deputies took the excess food from the giveaways through Feeding South Florida and handed it out to the same residents, so that they have both prepackaged meals as well as food to cook at home.

"If it wasn't for the partnership we had between the Village [of Wellington] and the PBSO, this wouldn't happen," said Sergeant Matt DeJoy, a PBSO unit rep who leads community policing details. "The local government is really working well together."

Deputies also spent the day distributing turkeys to 900 families on Nov. 23 through a partnership with the Hispanic Ministers Association of Palm Beach County, Supermercados El Bodgon, Pike and Lustig LLP, A Place For You and Dr. Choice.

Not only did the members help feed the community but they also helped improve residents' livelihoods. Alan, a Brooklyn Bagels employee, has been using his bike as his only mode of transportation to and from work. His worn-out bike also had a broken chain, and Alan couldn't get it replaced.

When Deputy Ashley Carseni and Deputy Vasile Ciuperger heard of this, they decided to arrange and transport the bike to Wheels of Wellington Bike Shop to have it refurbished. On Dec. 2, they handed the renewed bike to Alan to continue pedaling through life.

DeJoy believes it is important for law enforcement officers to stay involved within the community.

"When we do these events, it really shows the content of the heart of law enforcement officers, that they love people so much" he shared. "We are not social workers but we do care about the community and we are taking steps to make sure they are taken care of."



A house makeover in Boynton Beach

Members of Boynton Beach left their standard police uniforms at home and changed into more comfortable clothing to spruce up 98-year-old WWII army veteran William Barton's house on Oct. 30. The department worked with Lowe's and Habitat for Humanity South Palm Beach County to renew Barton's home by painting the exterior and redoing the lawn.

When Habitat for Humanity, which has a great relationship with the BBPD, brought up the revamping project they were working on, the department jumped at the opportunity to give back to the community. Members noticed an unstable walkway in front of Barton's house and decided to dig it all up, lay down new sod, and cut stones to place on top. The 10 officers and professional staff were able to create a new, safe walkway for Barton.

"It was incredible for us," said Stephanie Slater, the BBPD public information officer.

Barton, who has lived in Boynton Beach since the 1940s, lost his 6-year-old son Alton in 1950 and buried him in a nearby cemetery under a small headstone. Barton and his wife, Mary, played an instrumental role in preserving the cemetery when I-95 was being built in the 1970s. It was originally a burial ground for black families who could not afford a plot in the city cemetery or weren't allowed to be buried there. The cemetery, which was added to the city's register of historical places in 2015, is named Barton Memorial Park Cemetery after Alton.

Barton came outside to thank the members who stepped up and showed up to spruce up his home.

"It was really rewarding to see someone who's served our country, 98 years old and lived in our city for a decade," Slater shared. "That is the epitome for a police officer of what it means to give back to someone in the community."



Spreading cheer to senior citizens of Delray Beach

The Delray Beach Community Oriented Policing (C.O.P) Unit smiled behind their masks as they posed for photos with senior citizens standing outside their houses. The unit, along with the Pompey Park staff, went bearing gifts of crossword puzzles and games to spread joy to the members of the Pompey Park senior program.

The COVID-19 pandemic restrictions have left many senior citizens feeling lonely, especially with being stuck at home and not in the community center, and there is no telling when normalcy will resume. Delray Beach Members visit every few weeks so that the seniors who may be spending their days alone can keep smiling.

Stuart Members pay it forward



Stuart Members recently won \$20 gift certificates to Ellie's Downtown Deli from the Five Second Rule Challenge on the Get Up and Go Show with Evan and Bonnie. The members decided to pool their gift certificates together instead of receiving them individually, but then realized the free meals could be put to better use. On Nov. 18, they used the gift certificates to make a special

lunch delivery of sandwiches and snacks to the entire staff of Elev8Hope, an organization that works to positively impact the community in Martin County by connecting with individuals and families that are struggling on a daily basis.



Palm Beach Gardens Members donate to high school seniors

The Palm Beach Gardens Police Foundation is helping high school seniors become tailored for success. On Dec. 1, members presented a \$15,000 check to Suits for Seniors, a program that aims to cultivate the academic, social and leadership abilities of low-income and at-risk high school seniors in Florida. The 8–12 week program runs in about 20 high schools and teaches financial literacy, leadership and business entrepreneurship, giving the seniors who complete it tailored suits upon completion.

In a five-year span, the department's Police and Fire Foundation has donated \$50,000 to the nonprofit high school mentoring program. Jervonte Edmonds, the founder of Suits for Seniors, appreciated the members' support. "A donation just like this helps aid over a hundred kids around Palm Beach County," he shared, while presenting the check.



MCSO pays tribute on Veterans Day




Members of the Martin County Sheriff's Office represented the department, citizens and veterans in the Veterans Day remembrance event at Memorial Park on Nov. 11. Due to the COVID-19 pandemic, the service was held without the typical preceding parade. The event included a three-volley salute presented by the Veterans of Foreign Wars. "It was a day to honor the army veterans who risked their lives for us," said Willie Weiss, an MCSO unit representative. "We needed to pay our respects."

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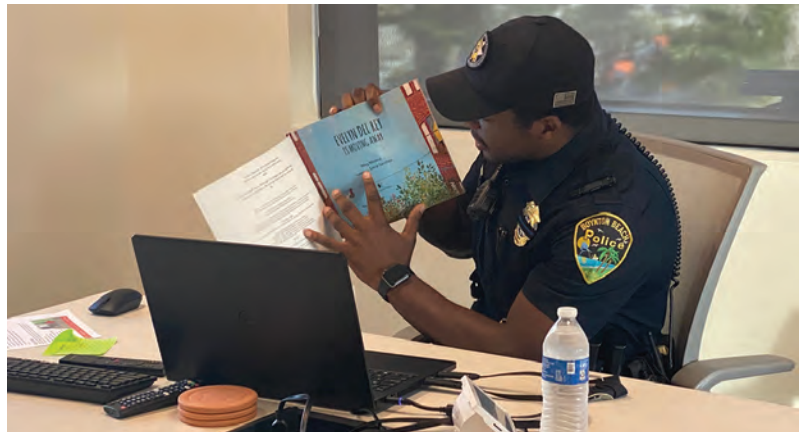
Boynton Beach reads for the record

On Read for the Record Day, Boynton Beach Members would usually visit students at several elementary schools around the city to read aloud children's books. But the COVID-19 pandemic has placed restrictions for the event, which would otherwise have been a time for students and officers to get to know one another in the classroom. Instead, the members read "Evelyn Del Rey is Moving Away" by Meg Medina virtually, using Google Classroom for the 15th Annual "Read for the Record" on Oct. 29.

The Boynton Beach PD typically has three or four community engagement events per month, but the pandemic has redefined what normalcy is. "There haven't been many opportunities for officers to participate in community events like this," said Stephanie Slater, the BBPD public information officer. "So when the opportunity presented itself, the officers immediately signed up."

Detective Brent Joseph, from the Special Victims Unit, volunteers for the Read for the Record event every year. Before becoming a police officer, he was an elementary school teacher. Slater mentioned that his experience prompts the department to rely on him anytime there is an event involving children. Officer Davon Jennings and Dispatcher Camille Kilpatrick participated in the event for the first time.

The Boynton Beach PD received an honorable mention for participating in the 15th Annual "Read for the Record" event, where 87 municipal leaders and staff read virtually to nearly 16,000 children throughout the county.



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PBSO Recognizes Detective and Deputies

Three members of the Palm Beach County Sheriff's Office received recognitions for their service in November. On Nov. 2, Detective Johnson received a commendation ribbon for investigating and arresting a suspect who shot and missed a victim. Deputy Moreland and Deputy Klaymat received plaques honoring their 25 years of dedicated service on Nov. 24 and Nov. 25, respectively.



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- 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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Delray Beach members feed the community

The Community Oriented Policing Unit of Delray Beach filled blue bags and brown bags with food to distribute to seniors this Thanksgiving. The members fed more than 100 senior citizens through their Thanksgiving food drive on Nov. 28 through donations from residents.

Three days earlier, members loaded hundreds of boxes of food into residents' trunks for the Thanksgiving food giveaway at Pompey Park. The members worked with Delray Beach Parks & Recreation and Fire Rescue to help feed the Delray Beach community.

Smiles for West Palm Beach



Members of West Palm Beach put a smile on children's faces this Thanksgiving by making several food deliveries around town. The donations are in partnership with Little Smiles, a charity that helps children experiencing illness, homelessness or tragedy with donations of food, supplies and toys. Members showed their support for Project S.M.I.L.E., Special Moments Impacting Lives Every day, by making sure children are fed during a time of food shortage due to the COVID-19 pandemic.



Jupiter members load up for Thanksgiving



Members at Jupiter loaded their van with white boxes full of food, using a dolly at Publix to distribute to local families and residents in need this Thanksgiving season. The members partnered with Jupiter Light Lodge No. 340 F&AM Radio to make the giveaway possible on Nov. 25.



Riviera Beach is hot for meals

Members of Riviera Beach helped distribute hot meals donated from local restaurants for a Thanksgiving food giveaway at the Wells Recreation Center on Nov. 22. The three-hour event was drive-through only, due to COVID-19 pandemic restrictions. Led by T.E.A.M. Elam, a nonprofit organization dedicated to combatting violence and negative influences in youth, and Indianapolis Colts football quarterback Jacoby Brissett, the members worked together to serve four meals per vehicle to residents at the event.



MCSO gets down in the mud



Members of Martin County Sheriff's Office Community Policing got wet and muddy on Nov. 21 to help children of the county's Police Athletic League master the art of teamwork and perseverance. The members guided the group of kids through a challenging terrain for the Florida Tech Challenge Course in Fellsmore to accomplish the mission, even if that meant everyone had to get a little dirty!



Kicking it with MCSO

Martin County Sheriff's Members kicked it with residents from East Stuart on Nov. 14 at Guy Davis Park for a day of food and kickball. MCSO's Community Policing Deputies and the Community Operations Unit went head-to-head against the Stuart residents and later decided the game was a tie. The players, who worked up an appetite from kickball, went on to eat food provided by the MCSO BBQ Grill Team.



From all of us at



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Thank-You Notes

TO THE PBA

Dear Police Benevolent Association Board,

I'd like to take this time to respectfully thank the Police Benevolent Association for awarding me with a scholarship. Since I was very young, I've consistently had the desire to become a doctor for a career choice. The idea of directly helping the community through science and medicine has always intrigued me. Although becoming a doctor is an amazing career pathway with a tremendous purpose, the schooling is very expensive. This scholarship will play a part in the journey of my life goal. Thank you for helping me get a step closer to achieving my goals and my aspirations in life.

Respectfully,



Ethan DiBerardino



John Kazanjian
Palm Beach County PBA Justice PAC
2100 N Florida Mango Road
West Palm Beach, FL 33409

Dear John,

I am writing you today to THANK YOU again for your support of my candidacy for Palm Beach County School Board, District 2 and invite you to my virtual swearing-in ceremony on Tuesday, November 17th at 4pm.

From the bottom of my heart, I sincerely appreciate your commitment to my campaign and support of my vision for our local schools. I am incredibly humbled by the encouragement I received from across our community. After earning over 56% of the vote in a 3-way race, I'm honored at the level of confidence you have placed in me to serve as Palm Beach County's next School Board Member for District 2.

Election Day, August 18th, fell on the 100th anniversary of the 19th Amendment, when women won the right to vote. On that historic day, we, too, made history in our community. I am proud to be able to say that I am the very first Hispanic woman elected to the Palm Beach County School Board.

We are facing uncertain times, and our students, teachers and families need an advocate on the School Board that will look out for them and lead us forward with true collaboration and determination.

My swearing-in ceremony will be on Tuesday, November 17th at 4pm, and I hope you will join virtually as I officially take on the role of District 2's representative on the Palm Beach County School Board. The ceremony will be broadcasted live through The Education Network (T.E.N.) on Comcast Channel 234 and 235 or AT&T U-verse 99, as well as on YouTube at: www.youtube.com/SDPBC

Again, thank you for your support and vote of confidence.

If I can ever be of assistance to you, please contact me at 561-506-2310.

Sincerely,



Alexandria Ayala
School Board Member-Elect, District 2

Printed by Alexandria Ayala for School Board



To all my friends at the Palm Beach County Police Benevolent Association,

It's official: I am the Senator-Elect for Florida District 29! From the bottom of my heart, thank you for being there with me every single step of the way.

My team and I worked day and night to earn the support of voters in Palm Beach and Broward, but even still, this hard-fought win would not have been possible without your support. This is YOUR victory too!

Serving in the Florida Senate is not a responsibility I intend to take lightly. I look forward to working hand-in-hand with you to keep our community safe from the spread of COVID-19, jumpstart our economy, protect our pristine environment, and fight for the rights of all Floridians.

I am tremendously proud of the race we ran and the campaign we built. Together, I know we can achieve so much for our community and our state.

Thank you again for everything you've done to support me, my team, and this campaign. I truly could not have done it without you!

Gratefully,



Tina Polsky

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Political advertisement paid for and approved by Tina Polsky, Democrat, for State Senate District 29.

Are you sure your assets are protected?

As the year 2020 comes to an end, we are fielding more questions surrounding asset protection for sworn officers if qualified immunity is lost. There are many layers to asset protection. The best strategy is to address all potential concerns so that if your qualified immunity is compromised, you and your family are protected. Once you already have a creditor it will likely be too late, as you could be “structuring to defraud a creditor,” and any changes made could be unwound.

Background on qualified immunity

The qualified immunity act is a legal doctrine that protects law enforcement officers from lawsuits regarding their conduct. As a law enforcement officer, you cannot be held personally liable for your actions unless you violate clearly established federal laws. The qualified immunity act is intended to protect you from civil lawsuits so you can do your job.

The Supreme Court implemented qualified immunity in 1967 as a modest exception for public officials who had acted in good faith and believed that their actions were authorized by law. In 1982 in *Harlow v. Fitzgerald*, the court expanded the protection, removing the “good faith” assumption and putting the requirement on the victim to show that their right was “clearly established” by a prior case. That is currently where the law remains with qualified immunity. A



STEVE OLSON



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victim must identify previous court results for cases that had identical context and content.

With everything that has transpired in 2020, and the movement to defund the police, qualified immunity has come under fire. Democrats in Congress are calling to take away qualified immunity entirely. Republicans, on the other hand, are more in support of decertifying police officers who engage in misconduct instead of ending qualified immunity. What will most likely happen is a compromise between the two stances.

So, what happens if part or all of your qualified immunity is taken away?

Easy ways to protect your assets

There are many strategies that non-law enforcement individuals, who do not have qualified immunity, can utilize to protect their personal assets. Some of these strategies are:

- Homestead your primary residence. In the state of Florida, homesteaded property is creditor protected. Property is not automatically homesteaded; you have to complete Form DR-501 on the Florida Department of Revenue website to apply for the exemption or complete the application process through your

CONTINUED ON PAGE 37

Is your financial advisor doing the right thing?

Financial advisor. Investment advisor. Broker. “Guy.” These terms seem to be used interchangeably when talking to clients. But they can in fact be very different in terms of how your advisor is compensated, where their loyalty lies and the objectiveness of their advice.

As of 2019, there were approximately 123,000 different mutual funds, 6,970 Exchange Traded Funds (ETFs), and 630,000 individual stocks globally. Your advisor has a world of options at their disposal to invest your capital. Unfortunately, some of these investment options come with the advisor’s best interest at the top of mind, instead of the client’s.

We are going to outline a few of these funds and companies below and what to look out for when working with an advisor.

The funds

Without naming specific companies, there are a large number of mutual fund companies that offer advisor kickbacks in the form of selling arrangements and 12(b)(1) fees to incentivize the advisor to invest client money with them.

In recent years, some of these companies have begun directly marketing to advisors who work with FRS Investment Self-Directed Brokerage Accounts and other 401(k) platforms. They advertise that the advisor can “get paid” on assets that are in these employer plans. Most employer plans do not allow the client’s advisor to charge an advisory/management fee on the assets being managed. This is the honest, objective, fiduciary approach, and the approach we as a firm take with local 457(b), deferred-compensation plans. Instead, the advisor, wanting to get paid, will invest their clients’ accounts in funds that return a part of the fund management fee to the advisor — and the clients they are working with have no idea. The expenses can be outrageous; in some cases well over 2 to 3 percent per year per fund. It is a very dishonest and sneaky approach.

Example:

1. Fund ABC
 - a. Expense ratio (Mutual Fund Companies Management Fee): 2.3 percent
 - b. Holdings: 2 low-cost ETFs and cash (total internal fees for the holdings of 0.11 percent)

c. Net fees collected: 2.19 percent

d. Advisor kickback: 1.5 percent

The fee might not seem outrageous, but over the course of 10, 20 or 30 years, it is substantial. In the below table, we illustrate a \$100,000 initial investment with an average annual growth rate of 6 percent invested in the above-mentioned ABC Mutual Fund vs. a low-cost alternative. Over the course of 30 years, the account value difference is over \$260,000, with the same annual return between the two funds.

An advisor with your best interest in mind would invest you in the low-cost alternative, but unfortunately, we see Fund ABC being used more frequently.

	Starting Value	Year 10 Value	Year 10 Fees	Year 20 Value	Year 20 Fees	Year 30 Value	Year 30 Fees
Mutual Fund ABC:	\$ 100,000	\$ 143,809	\$ 30,541	\$ 206,812	\$ 71,153	\$ 297,415	\$ 129,558
Low Cost Alternative:	\$ 100,000	\$ 177,402	\$ 1,489	\$ 314,716	\$ 3,954	\$ 558,314	\$ 8,326

Alternatively, some companies can manage assets in self-directed brokerage accounts. They charge a management fee, in addition to their fund fee, to their clients.

Example:

2. Company XYZ
 - a. Well-known nationwide investment management firm that specializes in self-directed brokerage account management.
 - b. Has partnerships with more than a dozen investment firms (invests in their mutual funds) and can be utilized through 16 different custodians (if your retirement account provider [Fidelity, Lincoln, Empower, etc.] is on their platform, they can work with you).
 - c. Annual expenses for their fund options range from 2.15 to 3.07 percent.

What to look for

The first thing you need to determine is who does your advisor work for. Do they work for a large, national company, or are they local? Are they independent, or are they affiliated with a subsidiary of a larger firm? Is the firm they work for in the advice business, or are they in the product manufacturing business as well? For example,

CONTINUED ON PAGE 37

local property appraiser's office (<https://floridarevenue.com/property/Pages/Forms.aspx>).

- The Florida Constitution defines a Florida homestead property as one's principal place of residence subject to lot size limitations. There is no restriction on the square footage of the physical residence or the value of the property, wherever located.
- Contribute to retirement accounts — these are also creditor-protected in the state of Florida.
- Ensure that you have adequate liability coverage on your auto and homeowner policies and that you have no gap in coverage with an umbrella policy. For auto, have a minimum of \$250,000/\$500,000 or \$300,000/\$300,000 coverage for liability and uninsured or underinsured motorists. Homeowners should have a minimum of \$300,000 in liability coverage. Note: Some condos limit liability coverage to \$100,000. In this case, you would want a bridge or gap policy for the gap in coverage before the umbrella protection begins.
- Ensure that you have adequate property damage coverage on your auto policy. We recommend a minimum of \$100,000 in coverage.
- Utilize a personal liability umbrella policy of at least \$1 million in coverage. Depending on your income and assets, this may need to increase.
- Confirm that only the primary driver's name is on the title of each vehicle you own. Joint title means joint liability. Also, ensure that your names are not on the title of adult children's cars. If they get in an accident, you could be exposed.
- Own all bank accounts, financial assets, business interests, and personal property as tenants by the entirety (TBE) or in a tenants by the entirety trust when married. This titling can only be used between spouses. This titling gives both parties an equal and undivided interest in the property, which can protect against a creditor of one spouse who would try to break the tenancy to have a claim against the assets. This title does not provide asset protection for creditor claims against both spouses.

But what if I put my assets in a trust?

There are aspects of your life that qualified immunity and the basic asset protection strategies listed above do not cover. This is where proper estate planning comes into play.

There is a lot of confusion surrounding using trusts for asset protection — so much so that most professionals don't even understand how the different variations of trusts work. There are many different types of trusts, and we will dive into some of the most common ones below:

- Individual revocable living trust. This trust is created while alive and can be changed by the creator of the trust. Assets held in an individual revocable trust avoid probate and provide privacy. Assets held in an individual revocable trust do not qualify for asset protection for the grantor/owner because the terms of the trust can be changed at any time. You remain in control of these assets.
- TBE (or TbyE) trust (joint trust for those that are married with TBE protection). If you want to have creditor protection while still being able to make changes to your trust, then a TBE trust might be the best course of action for you. This titling can only

be used for a trust for spouses. The death of one spouse removes the TBE nature of the trust, which removes the asset protection benefits. The surviving spouse can disclaim their interest in the TBE property and allow the decedent's half of the property to pass into a protected trust for the spouse or other family member to retain asset protection. How do you know if a trust is a TBE trust? In the state of Florida, a trust is considered to be a TBE trust if the six unities of ownership are present. These are the same requirements of directly held tenants by the entirety protection. The six unities of ownership are:

1. unity of possession (joint ownership and control)
2. unity of interest (the interests in the account must be identical)
3. unity of title (the interests must have originated in the same instrument)
4. unity of time (the interests must have commenced simultaneously)
5. survivorship (100 percent must pass entirely to the spouse if living)
6. unity of marriage (the parties must be married at the time the property became titled in their joint names).

Note: Not all joint revocable trusts have this protection.

- Gifting trust. A gifting trust provides asset protection because the assets that are moved into the trust are considered an irrevocable gift. This type of trust is used when you want to leave an inheritance to your heirs while also removing assets from your estate (and sometimes your control) — thus providing creditor protection for the assets.
- Post-death planning. Leaving assets directly to your heirs is not the most beneficial way to leave an inheritance. Rather, utilizing sub-trusts within your living trust provides vast benefits. Typically, when the grantor passes away, their trust creates sub-trusts for each beneficiary and allocates their share of the trust to each of their respective sub-trusts. The beneficiary then becomes the trustee (or co-trustee) of their sub-trust. The sub-trusts transfer the assets outside of probate (privately) to your heirs and are not subject to creditors, predators, divorce or estate taxes of the beneficiary. In addition, the trust is likely the best way for your heirs to receive an inheritance because it provides privacy of your financial affairs for anyone who might be interested to see what you left to your family. This is especially important in your line of work. You don't want somebody who has a personal vendetta against you to see how much money you left your loved ones. Sub-trusts are available for all trust types.

With all the uncertainty currently surrounding qualified immunity and the increasing litigation risks of the society we live in, you want to be proactive and make sure you are protected. You've worked hard to get where you are — don't let someone take it away.

We specialize in helping Florida law enforcement families retire with confidence. We also have a segment of our business where we help devise very complex estate, asset protection and tax plans for ultra-high-net-worth families. We utilize this knowledge and apply it to the needs of our first responder clients. We are not attorneys and we do not draft estate planning documents, but we help clients think through their family dynamics and implement the best strategies available to protect their families.

IS YOUR CONTINUED FROM PAGE 36

does their company also manufacture annuities, mutual funds, etc.? Why does this matter? Most large firms are in the business of manufacturing products, and this is where they earn most of their revenue as a company. They hire a salesforce to distribute their product, but often call their salesforce "financial advisors," "financial representatives" or "financial planners."

This is often why people feel awkward sales pressure when they sit down with a "financial planner" because they are really just sitting down with a salesperson in disguise.

The second thing you need to determine is how they get paid. If they're commission-based, their income is earned via commissions

from the products they sell to you. If they're fee-based, you are paying your financial planner a percentage of the assets that he or she manages for you. If it's flat-fee, a fee is agreed upon ahead of time and re-evaluated on an ongoing basis.

Finally, you need to determine if they are a fiduciary, which is an individual or entity that has a moral, legal, and ethical obligation and is ethically bound to act in the best interest of his or her clients. The word "fiduciary" has been thrown around so much in the last couple of years that it seems like everybody claims to be one these days. But that is not the case. Some advisors who are not fiduciaries tell their clients that they have to abide by the code of ethics for "ABC Designation" that they have. Not abiding by your designation's ethics

code is only an issue if it is reported by a client, and most clients do not know that they are being taken advantage of. We see time and time again clients coming in with five or six annuities that their advisor sold them (in order to earn a six-figure commission). These annuities have not been reviewed by the advisor for years (because they aren't paid to service these policies) and the annuities have underperformed the market significantly (often times by more than 10 to 15 percent annualized). No ethics violation was ever reported

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

because the client thought their advisor had their best interest in mind.

Another issue is that many firms can only sell their proprietary products, which means there is no way for their financial planners to do the proper due diligence to say that they have found the product or investment that is best for you and your unique situation. Additionally, many other firms have sales goals or quotas that their financial planners must meet to qualify for promotions or to be included in the annual company trips for their top salespeople. These create conflicts of interest.

throughout Florida. Gregg Brant earned his executive certificate in financial planning from Duquesne University, an MBA from Robert Morris University and a bachelor's in financial mathematics with a minor in actuarial science from Robert Morris University.

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Is there an Ideal Time to Exit DROP?

By Richard Palmer, CFP®; Vice President, Investments, Raymond James



When the DROP period ends (typically in 5 years), the employee must separate from service. It is important to time one's exit from the DROP after the member turns 50 years of age. Entering DROP is an irrevocable decision, so the entry-date and exit-date need to coincide with the firefighter turning 50.

In a similar vein, and a second point to consider, is to separate from service in the first quarter of the year. By timing one's retirement early in the year, the employee has the opportunity to maximize his retirement accounts by making contributions for an additional calendar year. An ideal way to accomplish this is by taking advantage of the catch-up provision within a 457(b) account. Additionally, set the exit date on the first of the month (rather than on the 29th or 30th) so you are able to collect your first pension check sooner and without interruption.

Also, if a plan doesn't allow a COLA while in DROP, it may make sense to terminate or exit DROP right before eligibility for a COLA. For example, if a COLA begins on October 1st, consider exiting DROP the month before on September 1st.

When I finish my DROP term, can I leave it in the plan?

This depends on the rules governing the plan. Some plans allow participants to keep their DROP money in the plan, on a self-directed arrangement or on a discretionary basis via money managers within the pension. Most plans do not allow DROP money to stay in the plan.

At what age must I begin taking distributions?

Participants must begin receiving distributions from money left in DROP at age 72 regardless of their employment status. This IRS rule also applies to 457 money and to IRA money.

Mr. Palmer is Vice President- Investments at the DROP Consulting Group of Raymond James. This Q/A is adapted from his new book, "DROP: The Definitive Guide," which was published by Penultimate Publishing, LLC. on October 15th.



Whether you're pre-DROP, post-DROP, or currently in DROP, you need answers to your most pressing retirement questions..... questions about money, family, and health.

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If you have investable assets of \$250,000 or more, please contact us to start a conversation and receive your FREE copy of DROP: The Definitive Guide. This comprehensive book covers the most important concepts relating to DROP and fills a void in the financial press community.

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- › No document prep fee
- › No underwriting fee
- › Additional lender credit available

- › National direct lender licensed in all 50 states
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