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We had a Ball!

Yes, we did! It was fantastic too. Before I get into the grand finale of the Ball, allow me to fill you in on the events leading up to the Ball.

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INSIDE

I was a Cop for 20(+)years - Now what?



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Let's socialize!
Take a look at the photos from
our Golf Tournament.

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ANGELA
TWOMEY



GABY
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A Note from Kaz

First and foremost, we have been very busy here at the PBA. We have had a couple of fundraisers and are working on many different contracts. Kaitlin's golf tournament was held on February 26, and we were able to raise \$165,085.00, which goes towards this year's educational scholarships to help our kids with continuing education.

The Policeman's Ball was held on April 6 at Trump National in Jupiter, and we were able to recognize many members from different agencies for going above and beyond the call of duty. As usual, it was a huge success.

As for contract negotiations, we executed an MOU (memorandum of understanding) in Palm Beach Gardens, giving the members an extra 15% in their pay. Tequesta is also getting a bump in pay of 11%. We are actively working on the contracts for North Palm Beach, Riviera Beach, Stuart, and Delray Beach, as well as the School District. At PBSO, we were able to get a 4.5% COLA the first year, a 5.5% COLA for the second year, and a 6% COLA for the third year, as well as increased K-9 pay, improved off-duty permit pay, and an increased health care subsidy.

Make sure you take advantage of our upcoming events here at the PBA. There will be a lot of fun for you and your family, and many are FREE.

I hope everyone has a wonderful and safe summer.

Be safe,

A stylized, handwritten signature in blue ink that reads "Kaz".

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Tamika Payne, Appt'd
Christopher Padgett, Appt'd
James Harding, Appt'd
Richard Anderson, Appt'd
Gary Chan, Appt'd
Grant Henderson, Appt'd
Luciano "Angelo" Labate, Appt'd
Charles Bahruth, Appt'd
Michael Sasson, Appt'd
Matthew DeJoy, Appt'd
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The Palm Beach County Police Benevolent Association Ball held at the illustrious Trump National on April 6th was a grand testament to the valor and commitment of our law enforcement officers. Amidst the splendor of the evening, the spotlight fell upon two exceptional individuals: Detectives Michael Liberta and John Caceres Duque of the Delray Beach Police Department, hailed as the Police Officers of the Year.



MEER DEEN
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Their stellar achievement was earned through relentless dedication in their pivotal role in solving the notorious suitcase murder case. Having had the privilege to assist on this very case, I witnessed the efforts invested by Liberta and Duque. Countless hours were spent meticulously piecing together evidence, following leads, writing search warrants, and unraveling the web of deceit that shrouded the case.

The significance of their achievement cannot be overstated, as it marks the first time a Delray Beach Officer has clinched this prestigious accolade. It stands not only as a testament to their individual prowess but also as a symbol of the collective dedication of the Delray Beach Police Department to upholding the principles of justice and safeguarding our communities. As their names were announced to resounding applause, it was evident that their victory was not theirs alone. It was a triumph shared by every member of the law enforcement community, every citizen who believes in the sanctity of justice, and every individual who has been touched by the unwavering commitment to service.

In honoring Detectives Michael Liberta and John Caceres Duque, we pay tribute not only to their exceptional achievements but also to the spirit of resilience and determination that defines our law enforcement officers. They are more than just officers of the law, they are guardians of our collective well-being, whose sacrifices and contributions resonate far beyond the confines of a single case.



Donate today!

POLITICAL SCREENINGS



KENNETH YOUNGBLOOD
SGT AT ARMS PBCPBA

I hope everyone is doing well, we are staying busy here at the PBA. We are all working hard and fighting for great contracts for our members.

Recently we conducted numerous political screenings for candidates running for office for our municipality agencies, sheriff's offices, and state office seats. Over a total of four days, your executive board interviewed dozens of potential candidates. After our interviews, we collectively discussed the candidates and decided who we are going to support.

I feel this is a much-needed process as we want to support the best candidate who believes that public safety is a big concern in all of the areas that our members live and work. We want to support someone with whom we think we will have a good relationship and who is willing to listen and help us solve problems.

This was my first time being a part of this process and I am extremely grateful to be learning so much, to represent the PBA and our members, and do the best I can!

We have two awesome events coming up in the next couple of months! First, we are going to have our first annual pickleball tournament on July 13, 2024. Second we are having another casino night on July 19, 2024. If you haven't been to casino night before, you are missing out on a great night! I can't wait to see everyone at both events!



I hope everyone has a great summer with their families, and please be careful traveling if you are headed out on any trips.

Kenneth "Tater" Youngblood

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Katie Mendoza
PBCPBA Attorney

An Overview of Testimony Related to Employment as a Sworn Officer and the Associated Protections

During the course of a person's career as a sworn law enforcement officer, there may arise many different occasions where that person is required to testify in connection with the course of his or her work duties. For example, the following situations may require police officers to testify, either as a witness to or as the subject of an investigation and/or legal action, regarding the performance of their own official duties or the actions of another officer:

- internal affairs statements;
- civil and criminal depositions;
- other sworn statements to investigators (such as a representative of the Violent Crimes Division or State Attorney's Office);
- civil and administrative hearings or trials (including but not limited to arbitrations); and
- criminal trials.

Many statutes are aimed at balancing the need for fairness with the need for accountability. For example, with statements in an internal affairs (IA) investigation, section 112.532, Florida Statutes, ensures that the target officer is entitled to receipt and review of the case file and evidence prior to his or her IA statement. Similarly, under section 943.1718(d), Florida Statutes, a law enforcement officer who uses a body worn camera is permitted "to review the recorded footage from the body camera, upon his or her own initiative or request, before writing a report or providing a statement regarding any event arising within the scope of his or her official duties," absent the need to immediately provide certain crucial information to secure an active crime scene.

With regards to situations where an officer or deputy is called to testify subject to a subpoena and there are concerns with incrimination, service of a subpoena upon the officer actually may be preferred, so as to prevent the use of those statements as evidence against the officer. Specifically, section 914.04, Florida Statutes (emphasis added), provides the following:

914.04 Witnesses; person not excused from testifying or producing evidence in certain prosecutions on ground testimony might incriminate him or her; use of testimony given or evidence produced.—No person who has been duly served with a subpoena or subpoena duces tecum shall be excused from attending and testifying or producing any book, paper, or other document before any court having felony trial jurisdiction, grand jury, or state attorney upon investigation, proceeding, or trial for a violation of any of the criminal statutes of this state upon the ground or for the reason that the testimony or evidence, documentary or otherwise, required of the person may tend to convict him or her of a crime or to subject him or her to a penalty or forfeiture, **but no testimony so given or evidence so produced shall be received against the person upon any criminal investigation or proceeding.** Such testimony or evidence, however, may be received against the person upon any criminal investigation or proceeding for perjury committed while giving such testimony or producing such evidence or for any perjury subsequently committed.

Continued on page 41...

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The hardest things can be easier when you have a plan.

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Know Your Rights

If you are under investigation, remember, as a law enforcement officer, you have rights.

They include:

THE RIGHT to have a PBA representative present during an interview (you must request one!)
THE RIGHT to know who's in charge of the investigation
THE RIGHT to know what the charges are and the name of the person bringing the charges
THE RIGHT to have the interview at a reasonable time and for a reasonable length of time
THE RIGHT to have any interview tape-recorded from start to finish
THE RIGHT not to be threatened or bribed or listen to offensive language
THE RIGHT not to be forced to resign

Notice: Legal Advisory

Police shootings, in-custody deaths, or serious traffic accidents

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

**DON'T FORGET YOUR RIGHTS! CALL THE PBA AT
Monday-Friday 8:00 a.m.-4:00 p.m.: 561-689-3745**

After Hours: 561-371-7200

DO NOT TALK to anyone until you have consulted with a PBA ATTORNEY.

PROTECT YOUR RIGHTS

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

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

REMINDER

The legal defense policies of the Florida and Palm Beach County PBA have an important provision regarding representation. If a member elects to secure representation by anyone other than the PBA (a private attorney, for example), that member is considered to have waived representation by the PBA. Once this happens, it is the PBA's option whether or not to continue to represent the member in that matter. Please call the PBA office if you have any questions regarding this policy.

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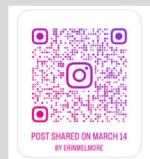


Special Report:

Gauger's campaign is on the ropes!

Gauger's campaign is on the ropes and getting worse every day. Through several town hall events, former chief Michael Gauger has been hyper-critical of the current Sheriff and continues to spread false information. In mid-May, Michael Gauger appeared in front of the City of Stuart's City Commissioners and advocated for a drug rehab in their community. In addition to the residents, Martin County's Republican Sheriff William Snyder was there to speak out against the drug rehab. Sheriff Snyder's comments received a standing ovation and the result was a 5-0 vote by the City Commissioners against the idea of the drug rehab. Once again the new Republican in Name Only ("RINO") Gauger shows his true liberal colors. What's next, a drug rehab for the Village of Wellington, or was that idea too close to home for the Wellington resident? These are just some of the ideas Michael Gauger wants to bring to your county. As the campaign struggles, Michael Gauger changes focus and concentrates on delivering fake news referencing the health of Sheriff Bradshaw. This tactic is used when a candidate realizes they have zero chance of winning, and focuses on insults, lies, and misinformation! Don't be fooled, Michael Gauger was carried for years at the Sheriff's office and his disastrous decisions have been corrected. The only clear path forward is with Sheriff Bradshaw, so don't believe the lies being pushed by the has-been Michael Gauger.

Don't miss this clip:



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Brennan Keeler
PBCPBA Attorney

Calls with Law Enforcement can be Recorded Without Their Consent

A recent decision from Florida’s Fifth District Court of Appeal created a loophole in the state’s wiretapping statute. Under Florida law, it is unlawful for any person to intentionally intercept or endeavor to intercept any wire, oral, or electronic communication. § 934.03(1)(a), Fla. Stat. (2020). “Oral communication’ means any oral communication uttered by a person exhibiting an expectation that such communication is not subject to interception under circumstances justifying such expectation and does not mean any public oral communication uttered at a public meeting or any electronic communication.” Id. § 934.02(2) (emphasis added). “[F]or an oral conversation to be protected under section 934.03 the speaker must have an actual subjective expectation of privacy, along with a societal recognition that the expectation is reasonable.” State v. Smith, 641 So. 2d 849, 852 (Fla. 1994) (citing State v. Inciarrano, 473 So. 2d 1272 (Fla. 1985)). Waite v. State, 2024 WL 1593967, at 2 (Fla. 5th DCA 2024).

In this case Waite, the defendant submitted non-consensual phone recordings of deputies to the sheriff’s office and requested an internal affairs investigation. As a result, the defendant was arrested and convicted under the wiretapping statute for recording phone calls with deputies while they were engaged in their official duties. While the Court determined whether citizens may record telephone conversations with police officers acting in their official capacities to be an issue of first impression, it noted that it was previously established that there is a First Amendment right to record police officers conducting their official duties in public. Id.

Therefore, the case turned on whether the deputies had a reasonable expectation of privacy during the phone calls with the defendant, and the Court found they did not:

Importantly, this is based on the record before us as there is no dispute that all conversations concerned matters of public business, occurred while the deputies were on duty, and involved phones utilized for work purposes. As such, Waite did not violate section 934.03(1)(a) when he recorded the conversations with the deputies, all of whom were acting in their official capacities at the time of the recordings, just as if he had the conversations face-to-face. See Pickett, 236 So. 3d at 1147 n.2; Avrich, 936 So. 2d at 742; see also McDonough, 862 F.3d at 1320 (explaining that open-government principles in conjunction with fact that meeting involved “public employees acting in furtherance of their public duties” undermined objective expectation of privacy).

Id.

The defendant’s convictions under the wiretapping statute were overturned. Ultimately, be mindful of any phone conversations you are having with the public, as they could be recorded without your consent and used in an internal affairs investigation against with no consequences to the individual that records your conversation.

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SELECTING THE PERFECT TRUST: A GUIDE TO VARIOUS TRUST TYPES



Kevin Drummond

In the realm of estate planning, understanding the array of trust options available is crucial for ensuring your assets are managed and distributed according to your wishes. This article delves into the distinct types of trusts, highlighting their unique benefits and guiding individuals on selecting the most suitable trust for their estate planning needs.

Types of Trusts

Revocable Living Trust:

Known also as a revocable trust or inter vivos trust, this arrangement is established during the settlor's lifetime and can be altered or revoked as long as the settlor is alive and competent. The settlor often acts as the trustee, maintaining control over the trust assets until death, at which point the trust becomes irrevocable. A key advantage is its ability to bypass the probate process, facilitating a more private and efficient asset distribution.

Irrevocable Trust:

Once established, an irrevocable trust cannot be modified or dissolved without the beneficiaries' consent or a court order. This trust type effectively removes assets from the settlor's estate, safeguarding them from creditors and yielding potential tax benefits, as the assets are no longer considered part of the settlor's taxable estate.

Charitable Trust:

Designed to benefit one or more charitable organizations, charitable trusts can offer settlors tax deductions. They come mainly in two forms: Charitable Remainder Trusts (CRTs), providing income to non-charitable beneficiaries for a period before transferring the remainder to charity, and Charitable Lead Trusts (CLTs), which reverse this order, benefiting charities first, then non-charitable beneficiaries.

Special Needs Trust:

This trust aims to support individuals with disabilities by supplementing government assistance rather than replacing it. It ensures the beneficiary's needs are met without jeopardizing their eligibility for crucial government programs.

Factors to Consider When Choosing a Trust

Selecting an appropriate trust depends on various factors, including the settlor's estate planning goals, the complexity of the estate, and the specific needs of the beneficiaries. Goals may range from providing for loved ones and preserving assets for future generations to minimizing taxes and supporting charitable causes.

The estate's size and complexity, potential tax implications, and future contingencies (like changes in family circumstances or legal challenges) also play significant roles in determining the suitable trust type.

How Blue Line Law Firm Can Assist

Engaging with an experienced estate planning attorney is invaluable for navigating the complexities of trust selection and estate planning. Blue Line Law Firm offers comprehensive services, from assessing individual needs and drafting trust documents to ensuring legal compliance and adapting plans to changing laws and personal circumstances. Our attorneys are equipped to create customized estate plans that reflect each client's unique situation, goals, and aspirations.

Estate planning is a critical process for anyone looking to secure their legacy and protect their assets. By understanding the different types of trusts and considering your specific needs and objectives, you can make informed decisions that benefit you and your loved ones. Consulting with a professional from Blue Line Law Firm ensures your estate plan is effective, thorough, and tailored to your unique circumstances.

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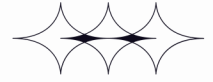
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We had a Ball!

The 16th Annual Police Officers Ball



Yes, we did! It was fantastic too. Before I get into the grand finale of the Ball, allow me to fill you in on the events leading up to the Ball.

If you don't know, the Police Officers Ball takes many months (up to a year in advance) to plan and coordinate. I always say what a great team that we have! We pull together the event, and hopefully, as with any big production, the attendees, never know what if anything, went wrong.



A big part of the planning is the Friday night Clam Bake that kicks off the whole weekend. That is blast in and of itself.

Picture it ~ sun setting on a beautiful South Florida evening. Light breez, water front views and scenery, music playing. Great food prepared by the PBA Grill team headed by Ray Griffith. But I digress. Now, when we say "all hands on deck", we mean it. The food prep begins during the week. You will always see John Kazanjian in the trenches working with the rest. Rank has no place here. Ray is the leader for the grill team and believe me, what he says goes ... for the most part. Then when the time comes for line service, you'll see anyone there in the food line dishing the yummy dinner out, colonels, majors, spouses, kids. We all get involved and we love it too!



The PBA as a state organization has quarterly board meetings. In an effort to streamline one of the quarterly meetings generally lines up with the Ball – these meetings are held around the state so the travel time is divided up equally as much as possible. So, that being said, Saturday morning (the day of the ball) all the State officers rise and shine, and a Board meeting is held.



ON TO THE BIG EVENT



The 16th Annual Police Officers Ball was a night to remember, filled with glitz, glamour, and a profound sense of community spirit. This prestigious event brought together law enforcement officials, distinguished guests, and supporters for an evening of celebration and fundraising. From recognizing the exceptional service of officers to showcasing the latest fashion trends on the red carpet, the Ball was a showcase of gratitude, solidarity, and commitment to making a positive impact.

The event was held in a dazzling ballroom, Trump National Jupiter, transformed into a scene straight out of a Hollywood movie, with decorations featuring glittering lights, elegant centerpieces, and subtle nods to police badges and uniforms. The ambiance was a perfect blend of sophistication and gratitude, setting the stage for a truly memorable evening.

The evening was filled with unforgettable moments, including heartfelt speeches honoring the bravery of police officers, and a beautiful tribute to Joanne Kazanjian, wife of John Kazanjian, President of the Florida and Palm Beach County PBA. The love was felt throughout the room, and the tears flowed, culminating in a mass exodus by the women at intermission to the ladies' room to "powder their noses" and wipe away the tears of love shed for a beautiful woman, gone too soon, who touched the lives of so many. It was hard to believe Kaz was able to keep it together while representing the beautiful video and tribute.

After intermission, when everyone composed themselves, the event continued with a touching tribute to fallen officers, reminding everyone of the ultimate sacrifice made by these heroes.



The event attracted a star-studded lineup of celebrity guests and VIP attendees, showing their support for the law enforcement community. Attendees included sheriffs of two separate counties, Ric Bradshaw (Palm Beach County) and William Snyder (Martin County), Chief Deputy John Budensiek of the Martin County Sheriff's Office (and MCSO Sheriff hopeful), Richard R. Del Toro, Jr. (Police Chief for Port St Lucie Police Department and hopeful for St Lucie County Sheriff), and many dignitaries, including but not limited to Congressman Brian Mast, Palm Beach County Commissioner Michael Barnett, State Representative Mike Caruso, Executive Director of the Florida Department of Highway Safety and Motor Vehicles David Kerner, Palm Beach County State Attorney hopeful Rolando Silva, State Representative hopeful for District 94, Meg Weinberger, American mixed martial artist Colby Covington, and of course, Baseball Hall of Famer, Johnny Bench who can always be found supporting the PBA and our Charity Funds. If I've left anyone out, I do apologize! It was definitely a sold out event.



In addition, we are always fortunate to have our visiting PBA presidents and officers from around the state in attendance with us.

Guests had the opportunity to participate in exciting silent auctions and raffle drawings, with incredible prizes up for grabs. From getaways to exclusive dining experiences, the chance to win these coveted items added an extra element of fun and excitement to the already vibrant atmosphere of the evening.



THANKS TO THE GENEROSITY OF SPONSORS

The Annual Police Officers Ball is a Charity Fundraiser for the PBA Charity Fund, which supports officers in need and supplies scholarships for the children of our members. Thanks to the generosity of sponsors, donors, and attendees, the 16th Annual Police Officers Ball was a rousing success once again. Raffles included three (that crossed over from the Golf Tournament) that raised money towards the Cancer Fund to benefit members. Two guns and a car were raffled off raising over \$30,000 for the cancer fund. Without the support of Mazda Palm Beach (who put the car up) and Brooklyn Firearms (donating the two guns), we could not have imagined raising that amount in such a short span of time.

THAT'S SOME FANTASTIC POLICE WORK!

At the 16th Annual Police Officers Ball, top-notch officers were recognized for their outstanding service and dedication. It was a night filled with applause, cheers, and maybe even a few tears of pride.

From heroic acts, to going above and beyond the call of duty, the exceptional service and bravery of these officers truly shone throughout the evening. They are the real-life superheroes we can all look up to.



The 2023 Officers of the Year were Delray Beach Detectives Michael Liberta and John Caceres Duque, who were joined on stage to receive their awards by none other than Assistant Chief Darrell Hunter. You may recall the case of the suitcases found along the intracoastal waterways containing the body parts of a deceased female. As it turned out, the victim's husband was identified and arrested for First Degree Murder in the case thanks to the hard work and diligence of Detectives Liberta and Duque.

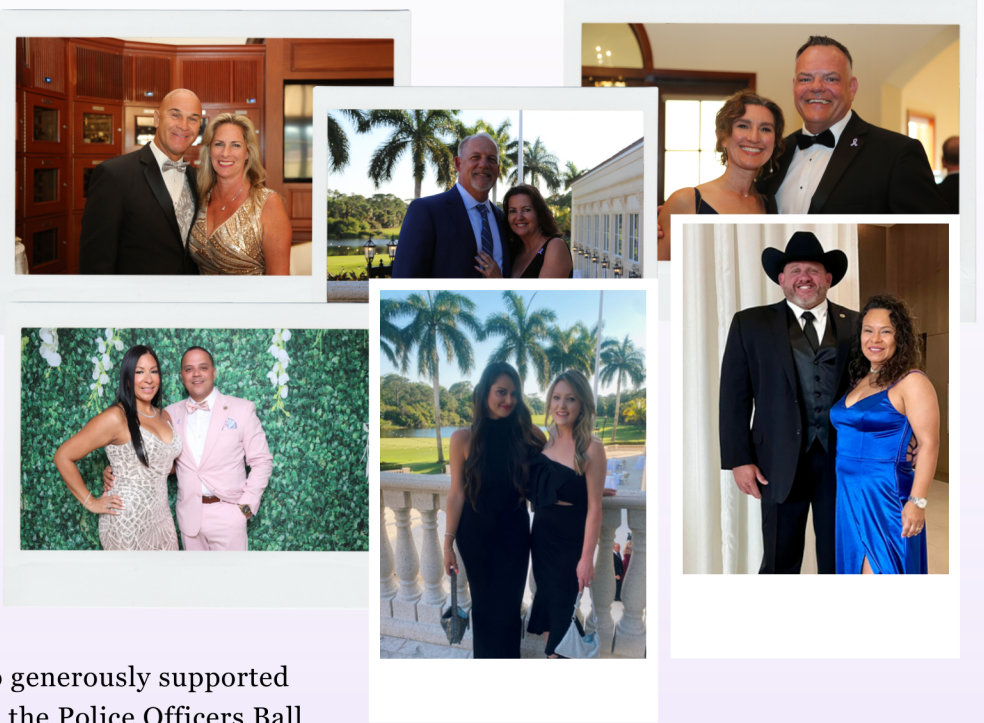
Agent Keith Viti of the Palm Beach County Sheriff's Office scored 2023 1st Runner Up with his fugitive investigation case regarding a lewd assault and sexual battery by a father against his own child. The offender managed to escape prosecution for over twenty years, but Agent Viti developed a detailed background profile and finally was able to secure extradition of the man in March 2023. That's some fantastic police work!



D/S Jarmy Bermudez Alamirano of the Palm Beach County Sheriff's Office locked up the 2023 3rd Runner Up position with her quick response to a citizen alerting her of an individual attempting to break into homes. Deputy Bermudez came into contact with the armed suspect, and after he aimed his gun at her, she fired one shot. It was later learned that the suspect was a convicted sexual predator with other felony convictions. Deputy Bermudez certainly earned her place this night as a fine example of what a police officer should be.

A-game

On a lighter note, move over runway models, the red carpet at the Police Officers Ball was where the real fashion statements were made. From classic tuxedos to glamorous gowns, members brought their A-game in style. Who said cops can't be fashionistas too? The best-dressed attendees at the ball proved that you can protect and serve and also look incredibly stylish. They definitely earned their fashion stripes.



A huge shout out to all of our sponsors who generously supported the event. Their contributions helped make the Police Officers Ball a success and showcased the power of unity.

THE SPIRIT OF COMMUNITY ENGAGEMENT WAS ALIVE AND WELL AT THE BALL

The spirit of community engagement was alive and well at the ball, with volunteers making a significant impact. It's heartwarming to see everyone come together in support of those who serve and protect.

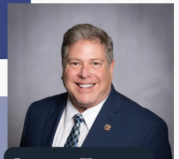


The night ended with live performances by Soul Survivors, ending the evening on a happy high! The dance floor was never empty, with officers and attendees alike showing off their moves and having a ball in celebration of a worthy cause.

As the confetti settles and the music fades, the feedback and testimonials from attendees serve as a reminder of the unforgettable night.

With memories made and hearts filled, plans are already in motion for the next Annual Police Officers Ball. Anticipation is high, and the bar has been set even higher for what promises to be an even more epic event. Stay tuned! As the curtains draw to a close on the 16th Annual Police Officers Ball, the memories created and the funds raised will continue to resonate.

This night of elegance and camaraderie serves as a testament to the dedication and bravery of our law enforcement officers, as well as the unwavering support of the community. Looking ahead, we anticipate the legacy of this event to inspire even greater unity and generosity in future endeavors. Until next year's Ball, let us carry forward the spirit of gratitude and celebration that defined this remarkable evening.



Larry Fagan
PBCPBA Attorney

CRITICAL INCIDENT NUMBER - AN INVALUABLE ASSET

Many of the Reps have not been aware of the actual critical incident number that is used to page PBA attorneys' 24-7. That is the number that should be called every time there is a critical incident/traffic crash/in-custody death. While daytime shootings seem to get called Rep-to-Rep-to lawyer, it is always the best practice to call the 24-7, pager number even during daytime hours. Calling the critical incident number itself ensures a live person will answer and your call will not go to voicemail. That is the purpose of the 24-hour pager. It should be put in all of your phones. Often times, a Capt. or other member of Command Staff (typically during the daytime critical incidents) may reach out to the PBA business line. If the Reps have the pager number with them at all times, this can more accurately ensure there is "no slip between the cup and the lip." The PBA pager number should be committed to all Reps memories and in your cell phone at all times. [\(561\) 371-7200](tel:5613717200)



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CONTRACT RATIFIED!

The PBA, working with Sheriff Bradshaw and executive staff, was able to agree on one of the best contracts in the history of PBSO, if not the best. PBSO employees overwhelmingly voted yes with only two members voting no. The contract was ratified! The contract highlights are as follows: Salaries will increase 16% over the next three years *(4.5%, 5.5%, 6.0%)* on top of any annual step increases. The vacation hours increased to 950 hours from 900, and sick hours increased to 1450 hours from 1400 hours for all twenty year or more employees. In addition to the pay increases and time bank increases, afternoon and night shift employees' shift differential increased by over 16%.



Members retiring will also receive an extra two dollars per year, for each year of service added to their insurance benefit. During the contract negotiations, The PBA also asked for a 401A that would allow for PBSO members to shelter \$69,000 (current allowed IRS amount) at the time of checkout to assist with Medical Costs, and copayments after retirement. The 401A benefit will be voted on as a MOU for each represented class in the near future.

I want to thank all the PBSO employees that brought ideas to the table and the PBSO PBA representatives that worked so hard negotiating and timely ratifying this exceptional contract. PBA attorney Katie Mendoza worked diligently to ensure the contract language was memorialized as agreed. Her efforts are appreciated and we are grateful to have her working for our member benefits. Great job, Katie!

I want to thank Sheriff Bradshaw for making sure the employees at PBSO are among the best paid, best equipped, and have some of the best benefits in the country. Negotiating with a Sheriff that wants the same thing as the PBA (Happy Employees) makes the negotiations process very smooth.

Mike K

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DONALD J. TRUMP

April 6, 2024

I am pleased to recognize the tremendous efforts of the Palm Beach County Police Benevolent Association in support of our heroic law enforcement officials.

By hosting the Police Officer's Ball, PBA honors the selfless service of the deputies, police, and correctional officers of Palm Beach County and beyond.

Despite the risks, our law enforcement officials fight violent crime, uphold peace, enforce the law, and proudly serve, protect, and defend the citizens of Florida with dedication and professionalism. I am grateful for their unwavering loyalty and courage.

I am also incredibly thankful for the steadfast devotion of the spouses, partners, children, and family members who stand beside our first responders in their service—especially those who have lost a loved one in the line of duty or are caring for an officer who has been injured or disabled. They are true heroes who have taken an unspoken oath in support of law and order, and their sacrifices are ultimate, immeasurable, and unforgettable.

Palm Beach County PBA not only advocates for our officers but also upholds their families by offering support during these life-altering tragedies and catastrophic events. PBA also invests in the future of Palm Beach County by providing educational scholarships, supporting youth programs, and promoting police and neighborhood partnerships that make our communities safer and Florida stronger.

I am honored to commend the leadership, staff, advocates, and champions of the Police Benevolent Association, who work hard to support the incredible men and women of law enforcement and their loved ones. Keep up the great work!

Melania and I send our best wishes for a wonderful evening. May God bless you and the men and women of law enforcement and their families.

Sincerely,

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We represent over 5,000 deputies, police, and correctional officers from Palm Beach, Martin and St. Lucie Counties. We negotiate Collective Bargaining Agreements that memorialize in a written contract, pay, benefits, and various due process rights with a view toward potentially ensuring that none of our members are treated less favorably than others. And when our members are treated less favorably, or our contracts are ignored, we do what most people associate with the PBA. We engage in dispute resolution procedures and “carry the fight” wherever it needs to go. To the extent that all of our daily lives are governed, in one way or another, by politics and politicians, it is not surprising that the PBA gets involved in State and local political processes. When it comes to our members’ careers and their continuing abilities to provide for their families, the PBA is unwilling to rely on “the kindness of strangers.”

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MEET THE CHIEF

Dominick "Dom" Pape



As we (myself and photographer Billy Gray), walked in the door, Chief Pape walked across the room with his hand extended in a warm greeting. We all sat down at the conference table in his office to get to know Chief Pape. As any good administrator, he was prepared with his resume for me.

Where Did He Come From



A well-seasoned police officer, Chief Pape attended King's College in Pennsylvania. During that time, he interned with the State Attorney's Office, sparking his interest in law enforcement. His career began at Pennsylvania State Corrections. As he described his two years there, he knew that just wasn't exactly "it" for him but it gave him a great foundation.

Then he received an offer to move to sunny Florida. He attended the Police Academy at Santa Fe in Gainesville. The next step in his extinguished career brought him to the Gainesville Police Department in 1982. Not only was he a member of road patrol, he was also assigned to the special operations unit handling violent crime issues, SWAT, a detective in narcotics and organized crime and (the surprise one for me) Chief pilot! During this time, he met many people with FDLE, and he was recruited by them.

Chief Pape holds a Bachelor's degree in Criminal Justice and Associate Degree in Legal Assistance from Kinks College. He holds two Master's Degrees. One for Criminal Justice from Florida International University and a second for Security Studies (Homeland Security and Defense) from the prestigious Naval Postgraduate School Center for Homeland Defense and Security. His is a graduate of the FBI National Academy's 200th session and the Southern Police Institute Command Officers Development program.

When he left Gainesville in 1988, he moved on to the Florida Department of Law Enforcement and worked throughout the State of Florida, starting in the Gainesville/Orlando area and going as far south as Key West. He went to Jacksonville, where he directed law enforcement services for 13 counties. After serving the state for 25 years with FDLE, he moved into the private sector, working for G4S. After 2 years, he was ready to move back to the public sector. It wasn't long before he ran into former Chief Stepp. Chief Stepp just happened be in need at the time. Then Major Pape, stepped up to the plate, moved from Major (2015) to Assistant Chief to Clint Shannon (2018) after Chief Shannon's retirement (February 2024) he was appointed as Chief of the Palm Beach Gardens Police.

This August will be 9 years with Palm Beach Gardens. The move from Assistant Chief to Chief was a big change. "There's a lot more meetings that you have to attend" and more community involvement. Describing things today he says "it's exciting times for the PD", and he's working on retention and recruitment within the department/working with the PBA to review salaries and compression for the rank and file. Officers received their paycheck (the date of this interview) with an increase in pay 15% increase. The Chief said his door is always open. The Chief makes decisions, and although you may not always agree with each other, we all need to work together. His hope is that posting the new starting salaries will bring in more certified officers. He stated "I can't fix something if I don't know about it" and plans to use monthly training to meet with connect and the officers.



It's Not All Work and No Play

Chief Pape enjoys a twenty-year marriage to his “great” wife Sheryl and they share their love with Juno (the dog), and Kiki and Indi (2 cats). When they were deciding what to do when he left FDLE, he went with her desire to move back down to the Palm Beach County area (she’s a South Florida girl). Landing in the Palm Beach Gardens area, when not in uniform you can find the chief and his wife around dining and shopping. In his spare time, the chief enjoys playing golf, working out and “going to the beach with my better half.” In his words, he “couldn’t have scripted this any better and the good Lord just opened the door for us.

Credit Where Credit is Due

The Chief describes his Executive Assistant, Kheren Hernandez, as “great” she is able to say “here’s what you’re doing today.” He credits her with keeping him on schedule at all times. We would also like to thank Kheren for facilitating the meeting so we could get to know the Chief a little bit better.



What's Next

How does Chief Pape describe his career so far in law enforcement – he says he’s blessed and honored! Fast forward to today, and his goal is to work with his officers for the best department they can have. It’s a great City. “This is a Super Bowl Team. It doesn’t get any better than this.”

Going forward he plans to get with the men and women that are out there every day. It’s possible you might even find the Chief offering assistance at a traffic stop. In conclusion, the Chief states, “Every day I learn something new and every day I want to get back out with the men and women. I think they need to be able to hear from me.”

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I WAS A COP FOR 20(+)-YEARS – NOW WHAT?

By: Angela Twomey

Transitioning from a career in law enforcement to civilian life can be a daunting journey for police officers. After dedicating 20 or more years of their lives to protecting and serving their communities, many find themselves at a crossroads, wondering, "Now what?" In this article, I hope to peek into the challenges faced by retired officers, career options beyond policing, and advice from those who have retired ahead of you.

TRANSITIONING FROM LAW ENFORCEMENT TO CIVILIAN LIFE

Navigating the shift from a career in law enforcement to civilian life can be a very rewarding journey. After spending 20 (and more) years on the force, it's natural to look back on your time in law enforcement with a mix of nostalgia and relief that you no longer have to wear those uniforms with all the heavy equipment or work all hours of the day while your family is at home worrying when they will see you again.

Retiring from a career in law enforcement can bring a wave of emotions, from excitement for the future to a sense of loss for the camaraderie and adrenaline rushes that came with the job. It's like saying goodbye to your partner in crime (literally). For those of us at the PBA, we are always thrilled to say congratulations to our members who reach retirement. You chose a career that, more often than not, you had to put the job before holidays with your family, vacations and the like. You left your family during hurricanes, you faced the horrible reality of day to day contact while going through COVID, the additional burdens caused to all of you in the way of PPE, the turmoil caused during elections with protests and violence. So yes, we here at the PBA get excited to say CONGRATULATIONS! Job well done. Go live your life now. But what is that exactly?

FINDING A NEW SENSE OF IDENTITY AND PURPOSE

This change comes with its own set of challenges, from finding a new sense of identity and purpose to figuring out how to stretch your retirement savings further. Many retired police officers struggle with finding a new sense of identity and purpose outside of the badge. It's like going from being a crime-fighting hero to just another civilian trying to remember where they parked their car. Speaking as one of those civilians, though not retired, I have more trouble remembering why I walked into a room, but I digress.

Not only all those changes but also facing all the financial aspects of retirement – it takes careful planning and attention to detail to ensure your retirement years are secure and comfortable.

In addition, you, depending on your health and age, may choose a second career. It's important to explore alternative career paths that can utilize your talents in new and exciting ways. From crisis management to conflict resolution, your experience in law enforcement has equipped you with a diverse set of skills that can be applied to a variety of industries.

Now, in looking at all of this information and in preparation for writing this article, I reached out to our beloved retirees and asked just a few questions of them.

My first question was "How long was your career"? This response did not surprise me with the answers. The shortest length of time was 20 years. The longest was just over 43 years. The interesting part is the majority (not all) worked at different agencies along the way. Maybe even a full career in one place and then moving on to another agency. I have found that retirement for a law enforcement officer is really, just how you look at it. Some enjoy and like the work so much; they just don't know how to retire.

So my next logical questions were "What did you expect retirement would be like and how is it different from what you are living today"? Some have not had the retirement they hoped for. The hopes varied from traveling, moving abroad, helping others, more rest and less stress, fishing, family, doing things at your own pace, and the list goes on. One particular response I loved was, "Not having to deal with morons anymore." Everyone, I would think, has grand ideas for what retirement should be for them. Not everyone has on rose-colored glasses anymore after retirement. Unfortunately for some, health issues have curtailed what should have been a great life after a career of service. It alters how you live your day-to-day life when you are dealing with your health issues or those of a family member.

"Have a good plan. I stayed until I could get not only social security but also Medicare." ~ Anonymous

ALWAYS PREPARE AND BE READY FOR THE UNEXPECTED

To that end, you must always prepare and be ready for the unexpected. You surely know the old saying – It's not planning to fail but failure to plan. Plan now. Don't wait until your last month in the DROP to think about what's next. Start planning from your date of hire. Talk to the professionals about the best choices for you and your family because they look into what your future desires are as well as your family medical history to give you accurate information with which to make a decision that will best serve you. Each Pension Plan, whether it be a 185 plan (Florida Statute) or the Florida Retirement System ("FRS") has professionals that advise on various things and when you approach retirement they have an actuary review an individual's position in the pension fund before any funds are distributed. What is an actuary? Well, simply stated, an actuary is there to analyze the financial costs of risk and uncertainty. They use mathematics, statistics, and financial theory to assess the risk of potential events, and they help develop policies that minimize the cost of that risk. They use mathematical and statistical computations to predict a person's life expectancy (or actuarial age).

Another thing that I have found interesting is the Health Savings Account. I know some employers offer these in various formats such as a VEBA. A voluntary employees' beneficiary association (VEBA) plan is a tax-exempt trust set up by employers or a group of employees to cover the eligible medical expenses of its members, their dependents, or designated beneficiaries. This is something you should review with an advisor. As we all know life can change with the blowing of leaves in the wind. Do your best to be prepared for the unknown. Health Care can drain a savings account quicker than you realize.

On the other side, some have found great joy in retirement and provided their insights as to how it compared to what they expected. Some of the responses included

- I have much more money and time now. Almost as important, I'm not sleep-deprived anymore.
- No actual work.
- I am living the plan. Unanticipated societal changes are the only variable.
- I love being retired. It takes a lot of preparation [mental, medical & financial planning] long in advance of your final workday.

·I pretty much am living the dream. I travel as much as I want. I enjoy gaming (still). I am not wealthy, but I don't have to worry about money. I am happy!

·Life is mostly great, enjoying retirement and being able to help others.

·I went back to school and completed my master's degree. . . I am living the dream.

·I enjoy life every day with my family and friends. Just enjoying my accomplishments and what life has brought me.

Many start a second career after retirement. After all, if you began your career mid 20's, you're still very young to be "retired" and still active, health permitting. And why not? Work on that second pension or that job you were always interested in doing but were busy working away at your law enforcement career. And, of course, many return right back to law enforcement in some capacity or another. Having the years of experience is certainly an asset to any hiring authority.

As I continued with our retirees, I queried "Any advice for those nearing retirement age or those just beginning their careers?"

I found all the responses insightful and informative and, with permission, I am passing on the advice of someone who has "been there, done that".

**"Get a financial advisor
before you decide & be
safe and do your job."
~ D. Ganzel**



Continued on page 33...

Vote The PBA way



Rick Bradshaw
Palm Beach County Sheriff

Doug Smith
Dist 1 Martin County

Meg Weinberger
Dist 94 State House

Michael Barnett
Dist 3
Palm Beach County

Maria Marino
County Commission Dist 1
Palm Beach County

Adam Frankel
Public Defender
Palm Beach County

Maria Sachs
Commission Dist 5
Palm Beach County

Mike Letsky
School Board Dist 5
Palm Beach County

Jeffrey Jackson
Port of Palm Beach Group 2
Palm Beach County

Jared Moskowitz
United States Representative District 23

Debra Tendrich
State Representative for Dist 89

Deborah Adeimy
US Representative for Dist 22

Katherine Waldron
State Representative for Dist 93

Matt Lane
Palm Beach County
School Board Dist 1

Jean Enright
Commissioner Grp 3
Port of Palm Beach

Anne Gannon
Palm Beach County
Tax Collector

Lourdes Casanova
Court Judge Group 2
Palm Beach County

Edward Ciampi
County Commission Dist 5
Martin County

Joe LaFauci
PBC Republican State Committeeman



“BEEN THERE, DONE THAT”



“Don't wait till retirement date is closing in to begin planning.” ~ G. Molenda

“Plan accordingly, have ALL your assets either paid for or managed properly. Meet with a certified financial planner and be blunt. Talk about all scenarios you may face and BE PREPARED TO RETIRE if that’s what you’re going to do.”

~ A. DeLoreto

“Near the end, pay EVERYTHING off. Newbies... Don't do anything to jeopardize your retirement. Start an additional, optional retirement plan (403. b, etc.) and definitely sign up for Long Term Disability & Long Term Care insurances ASAP.”

~ M. Pona

“Take advantage of agency-sponsored investment opportunities early in your career (outside of the FRS option). Those nearing retirement need to focus on health insurance expenses even if nearing Medicare age.”

~ J. Churchill

“Get in differed Comp. and max it out as soon as you can. No excuses. Living a GREAT retirement life is not inexpensive. Protect your health. Too many folks retire, and are too old, sick or lame to enjoy ANY quality of life.” ~ Anonymous

“Make sure you can live on what you have. Begin putting as much as you can in deferred comp or what you can to save with great return. Take all courses to advance in rank. Career steps. Volunteer for everything. The more you earn better retirement is.”

~ B. Olson



“Close to leaving... if you're comfortable do it. If you're just beginning, take advantage of any 457b plan that you have access to. Invest in yourself. Protect your integrity and try a little harder than the person next to you.”

~ K. Nelson

“Beginning - good luck! A whole new world. -- Nearing retirement- if you plan to keep working as I did, plan ahead. Especially if you plan to work for another government agency. Start getting paperwork in order and apply early; the process is longer now”

~ A. Arena

“If you don't love the work and truly enjoy the majority of your coworkers, it will seem as though it takes forever to get to retirement. Enjoy the ride.”

~ P. Flannery

“Don't just sit back and do nothing. Live an active live. I am still playing Softball and Golf” ~ A. Dickens



“Enjoy life to the fullest you earned it. Us as deputies, everyday put others first. Now it's your turn to relax and enjoy. Those beginning their careers. Hold on tight you are in for a ride. In the end, you will look back and see the difference.” ~ R. Rodriguez

R. Rodriguez

“For those nearing retirement; don't sweat the small things. For those beginning; listen to your FTO's so you can retire too.” ~ B. Williams

“There is Gold at the end of the rainbow! Meaning, doing this job of a police officer to retirement is a huge accomplishment. I am very blessed and grateful to have accomplished this.” ~ G. Fleming

“Be sure you are financially and mentally prepared for a complete new way of life.”

~ J. Riggie

“Get information on what your pension is like, health insurance benefits.”

~ Anonymous

“Nearing retirement, find something you love to do, and do it well. New to LE career. Be careful and use common sense. The world of LE is much more dangerous and complex than in my day.” ~ M. Bannon

“Don't retire with bills. Those whom are at the beginning of their career save! Things are much different now.”

Anonymous



“Make plans for retirement early, don't wait. If you're still interested in law enforcement, start looking and be open minded to retiring early.” ~

J. Crane-Baker

“I would tell those just beginning to make sure that they set money aside now, because you never know when they will have to leave.” ~ W. Taylor

“Get a financial advisor before you decide & be safe and do your job.”

~ D. Ganzel

“Enjoy life to the fullest you earned it. Us as deputies, everyday put others first. Now it's your turn to relax and enjoy. Those beginning their careers. Hold on tight you are in for a ride. In the end, you will look back and see the difference.”

~ R. Rodriguez

“Make sure that's what you're really able to do financially and if you're just starting out just keep pushing to the end it'll be here before you know it.”

~ M. Trimble

“Make a personal and finical plan. Have a hobby or two.” ~ S. Smith

In closing, I will take this opportunity to remind those who have not retired yet to get your estate planning (will) in place – don't forget that's a FREE benefit provided by the PBA to our members before retirement.

Now that's a lot to mull over. Now go make an appointment with your tax guy, your financial planner, whomever you need to in order to secure the best retirement that you deserve. Keep an eye out for planning seminars. Get all the information you can so you can make the best decisions.

Special thanks to all those who participated in my survey to compile the information to pass on to others. We wish you the best in your retirement. I'm certain many will review your advice coming from a peer more closely than just the normal speech.

Thanks again!

The information provided in this article does not, and is not intended to, constitute legal advice or guidance on any financial or tax issues. Instead, all information, content, and materials in this article are for general informational purposes only. Information may not constitute the most up-to-date legal or other information. Please consult your own attorney or advisor/representative for verification and/or advice on your specific circumstances.



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Board Meeting Attendance

September 18, 2023

John Kazanjian **X**
Ernest W. George **X**
Greg Allen **X**

BOYNTON BEACH

Cory Herny **X**
Brian McDeavitt **X**
Jason Llopis **X**
Aramis Grigorian **X**
Brad Leitner, Alt **X**

DELRAY BEACH

Meer Deen *
Brian Cambell **X**
Edward McCabe, **X**
Charles Reed, **X**
William Morales, **X**
Michael Cianciaruli, **E**

FAU

Rickey Robinson, Jr. **A**
Miguel Cardona, Alt **X**

GULF STREAM

Randall Wilson **X**

HIGHLAND BEACH

Paul Shersty **E**
Jeff Kaplan, Alt **X**

JUNO BEACH

Brian Berlingo, Appt'd **E**

JUPITER

Sal Mattino **X**
Brandon Rhodes **A**
Ryan Kolenich **X**
Branden Zesut, Alt **X**
Cameron Cook, Alt **X**

JUPITER ISLAND

Robert Brown **X**
Matthew Potsko, Alt **X**

LAKE CLARKE SHORES

Rogel Dominguez **X**

LANTANA

Shawn Johnson **X**
Troy Schaaf, Appt. Alt. **E**
Linda Mikkelson, Appt. **X**

MANALAPAN

MCSO - LAW ENFORCEMENT

Daniel Foote **E**
Kenneth Youngblood *
Andrew Porcelli **E**
William Jaques **E**
James Holloran **X**
Ryan Pearlman, Alt **X**
Matt Fritchie, Alt **E**
Willie Weiss, Appt'd **E**

MCSO - Corrections

Samuel Haidy **X**
Edward Burke **X**

EXECUTIVE BOARD

Stephen Piekara **X**
Michael Joseph, Appt'd **X**
Angel Louijuste, Appt'd Alt **X**
John Keating, Appt'd Alt **A**

MCSO - Civilians

Andrew Holsinger, Appt'd **A**

NORTH PALM BEACH

Edward Ciezak **X**
Louis Pearson, Alt. **X**
Trevor Davis, Appt'd **X**
Daniel Bussek, Appt'd **X**

OCEAN RIDGE

Mario Galluscio **X**

PALM BEACH GARDENS

Tatsuaki Hayashi **X**
Robert Boschen **X**
Mathew Komara **E**
Peter Reynolds, Alt **X**
Adam McHone, Alt **X**
Cameron Carver, Appt'd **X**

PALM SPRINGS

Ralph Fequiere **X**
John Gee, Alt **X**

PBSO - LAW ENFORCEMENT

Michael Kennedy *
Chris Caris **X**
Brandon West **E**
Walter Robinson **X**
Ryan Mugridge **X**
Cory Gray, Alt **X**
Kevin Marks, Alt **X**
Carlos Ugalde, Appt'd **X**
Nathaniel Krause, Appt'd **X**
Cesar Tejada, Appt'd **X**
William Gale, Appt'd **X**
Billy Gray, Appt'd **X**
John Kazanjian, II, Appt'd **E**
Jeremy Campbell, Appt'd **X**
Austin Parent, Appt'd **X**
Brennen Lewis, Appt'd **A**
Tamika Payne, Appt'd **X**
Christopher Padgett, Appt'd **E**
James Harding, Appt'd **X**
Richard Anderson, Appt'd **E**
Gary Chan, Appt'd **X**
Grant Henderson, Appt'd **X**
Angelo Labate, Appt'd **X**
Charles Bahruth, Appt'd **E**
Michael Sasson, Appt'd **X**
Matthew DeJoy, Appt'd **X**
Jackie Garrett, Appt'd **X**
Deneisha Leggett, Appt'd **X**
Jeff Taschner, Appt'd **X**
Jonathan Berger, Appt'd **X**
Aaron Silver, Appt'd **E**
James Benedict, Appt'd **X**
Steven Lipinski, Appt'd **X**
Joseph DeRogatis, Appt'd **X**
George Baldino, Appt'd **X**
Jason Johnson, Appt'd **X**

Mike Kennedy **X**
Meer Deen **X**
Ken Youngblood "Tater" **X**

Glenn Palmer, Appt'd **X**
Shawn Delhomme, Appt'd **X**
Ruben Cruz, Appt'd **X**
Bill Feaman, Appt'd **X**
Keith Viti, Appt'd **E**

PBSO - CORRECTIONS

Thomas Jordan **X**
Mike Santoro **X**
Robert Tozzi **A**
Berthony Lorfils **X**
Marvin Marty **X**
Antonio Osborne, Alt **E**
Brandon Wilson, Appt'd Alt **X**
Mark Putnam, Appt'd **X**
Helga Santana Young, Appt'd **X**

PBSO - CIVILIANS

Sallyann Josef **X**
Ray Griffith **X**
Mariam Glisson **E**
Kristen Lassinger **X**
Tequesta McKinney-James **A**
Eddie Aviles, Alt **E**
Sharon King, Alt **X**
Tanya Fresneda, Appt'd **X**
Nicole Pure, Appt'd **X**
Stephanie King Appt'd **X**
Nichol Fields, Appt'd **X**
Marty Hopper, Appt'd **X**
Kayai Graham, Appt'd **E**

RIVIERA BEACH

Jeremy Summers **E**
Michael Brown **X**
Javares Harvey, Alt **X**
Justin Borum, Appt't **X**

SCHOOL POLICE (PALM BEACH COUNTY)

Carol Session **X**
Jodi Anne Novella **E**
Alphonso Brat **A**
Joseph LaPaugh **X**
Michael Lynch **E**
Khashayar Khatami, Alt **A**
Chad Aubrey, Alt **X**

SEWALL'S POINT

STUART

John Martin, jr., Appt'd Alt **X**
Christopher Heitfeld, Appt'd Alt **A**

TEQUESTA

Raymond Korkowski **X**
Matt Muniz, Alt **X**

WEST PALM BEACH

Christopher Nebbeling **X**
Dennis Hardiman **E**
James Louis **A**
Michael Ferrera **E**
Charles Branch **X**
Ryan Patterson, Alt. **E**
John Rebholz, Alt. **X**

X - PRESENT, **E** - EXCUSED, **A** - ABSENT

Meet the PBA's Officers of the Month!

October 2023

*Detective Michael Liberta / Detective John Caceres Duque
Delray Beach Police Department*



In July 2023, several civilians found three different suitcases along the intracoastal waterway, which contained the body parts of a deceased female. After a multi-agency marine operation, another tote-like bag was discovered, which contained a female human head. Detective Liberta responded to investigate the homicide, and he found and interviewed witnesses who reported that for several days prior to the discovery of the victim, a suspicious man visited the area about five to six times and appeared to be looking at the suitcase. Some witnesses saw the suspect pushing something in the waterway with a pole. Through surveillance footage, Detective Liberta obtained a description of the suspect's appearance and vehicle.

Detective Duque also canvassed the area, finding a vehicle that matched the description of the suspect's car just a quarter of a mile away. He discovered that the owner matched the suspect's profile, and he learned that the name of the suspect's wife matched a partial airline sticker found on one of the suitcases.

November 2023

*Officer Kevin Sales-Lopez / Officer Christian Wyatt
Jupiter Police Department*

Officer Kevin Sales-Lopez conducted a lawful traffic stop on 19-year-old Henry Horton, who was acting odd and consented to a search of his vehicle. Officer Sales-Lopez found a hand-written note and long manifesto, detailing graphic plans to kill an administrator and at least 14 other students at Okeechobee High School on his twenty-second birthday in 2026. The notes also detailed plans to travel to Miami after the school shooting and to go on a stabbing spree, with exact dates, times, and details regarding the acts and weapons that he would use. Officer Christian Wyatt arrived at the scene as back-up, and the officers also found three knives and a glass pipe with drug residue in the vehicle. The officers took Horton into custody under the Baker Act.



December 2023

*D/S Jarmy Bermudez Altamirano
PBSO*

In October 2023, D/S Bermudez stopped at Dunkin Donuts on her way to her sector, when a citizen alerted her that a man was trying to break into the homes behind the restaurant. D/S Bermudez located and came into contact with the suspect, who crouched down in front of her but faced the other direction. She asked the man to turn around and to show his hands. Just then, D/S Kessler arrived as her back-up, and the suspect turned around with a gun in his hand. D/S Bermudez screamed "Zero" multiple times, and after the suspect pointed his gun at her, she shot him once. The man fell, still attempting to reach for his gun, but was secured and later died in surgery.

PBSO learned that the suspect was a convicted sexual predator with multiple other felony convictions. Because of D/S Bermudez's quick actions, she not only saved her own life, but also prevented other potentially violent crimes by this armed, dangerous man. We commend you.



MAXIMIZING THE USE OF YOUR 457(B) WITH SDBAS AND AN INDEPENDENT ADVISOR



Steve Olson
Atlantic Wealth

Introduction

In a world filled with political upheavals, fluctuating interest rates, and unpredictable global events, securing and growing your retirement nest egg has never been more crucial. The financial landscape is ever-changing, and with it, retirement planning strategies. One powerful tool at your disposal is the Self-Directed Brokerage Account (SDBA) within your employer-sponsored 457(b) plan. SDBAs offer tremendous flexibility and potential for higher returns but also bring increased complexity and responsibility. That is why partnering with an independent investment advisor can be invaluable.

Understanding Self-Directed Brokerage Accounts

A Self-Directed Brokerage Account (SDBA) allows you to invest in a broader range of assets than typically available through standard 457(b) plan options. This includes individual stocks, bonds, mutual funds, ETFs, and other securities. That flexibility requires a deeper understanding of the options and procedures and more active management of your investments.

The Complexity of Investment Choices

The sheer number of investment options in an SDBA - and the investment universe can be overwhelming. Making sound decisions requires a thorough grasp of market trends, asset classes, and individual securities. An independent investment advisor provides the expertise and guidance needed to help you navigate this complex landscape.

Benefits of Professional Guidance

1. ****Expertise and Experience****

- Independent investment advisors are seasoned professionals with deep knowledge of financial markets and investment strategies. They offer insights and advice tailored to your specific financial situation and goals.

2. ****Personalized Investment Strategies****

- Your financial goals, risk tolerance, and investment horizon are unique. An independent advisor can craft a customized investment strategy that aligns perfectly with your retirement objectives and comfort with market volatility.

3. ****Ongoing Portfolio Management****

- Effective retirement planning requires continuous monitoring and adjustment. An independent advisor provides ongoing management, ensuring your investments remain aligned with your goals amid changing market conditions.

4. ****Risk Management****

- Investing involves risk, but an advisor can help mitigate these risks through diversification and strategic planning. They can work to protect your portfolio from market volatility, ensuring more stable long-term growth.

5. ****Emotional Discipline****

- Market fluctuations can lead to emotional decision-making, often detrimental to investment success. An independent advisor helps you stay disciplined and focused, avoiding impulsive decisions driven by fear or greed.

Fiduciary Responsibility

All financial advisors are not created equally. It's important to make sure that your independent investment advisor is bound by a fiduciary duty to act in your best interest. Unlike some financial professionals motivated by commissions, these advisors prioritize your financial well-being, ensuring their advice is always aligned with your needs.

Cost Considerations

While there are costs associated with hiring an independent advisor, the value they bring can far outweigh these expenses. Their expertise can lead to higher returns, better risk management, and avoidance of costly investment mistakes, ultimately saving you money in the long run.



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Continued on page 40...

Time to socialize!





Continued from page 37...

Real-Life Examples

Consider an investor who managed their SDBA alone and was overwhelmingly invested in a single stock that initially performed well but the investor was unprepared or ill-informed and the stock eventually plummeted. Without diversification, they suffered substantial losses. In contrast, an investor with an independent advisor that had a diversified portfolio tailored to their goals. When market volatility hit, the portfolio and investor were already prepared for that volatility and the advisor made strategic adjustments, based on their unique financial position to attempt to minimize losses and position the portfolio for recovery. This proactive approach can result in a more stable investment experience and better long-term returns.

Conclusion

Self-directed brokerage accounts within 457(b) plans offer exciting opportunities for smart retirement investors, but managing them effectively requires expertise and constant oversight. An independent investment advisor brings invaluable knowledge, personalized strategies, and a fiduciary duty to act in your best interest.

By partnering with Atlantic Wealth Partners, you may have a greater opportunity to enhance your investment outcomes, reduce risks, and achieve greater peace of mind on your journey to a secure and prosperous retirement. Investing in professional guidance isn't just a cost; it's a strategic move towards securing your financial future.

For First Responders looking to maximize their retirement potential, the support of an independent advisor can make all the difference. Atlantic Wealth Partners will be your dedicated partner in navigating the complexities of your SDBA, DROP or FRS Investment Account, mindful of your desire to have your hard-earned savings protected and positioned for growth.

I have personally been working with local first responders - PBA Members - since 2013 and my family since the late 1990's when the relationship with the PBA was established. I look forward to working with you and your family.



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Continued from page 9...

The exclusion to the above protection is for situations of perjury or untruthfulness, which is a common exclusion for immunity protections (including Garrity). This statute often comes into play with depositions in criminal cases, statements in criminal investigations, testimony following a critical incident, and/or events that may likely lead to a grand jury.

Understandably, sworn employees may have many different questions and concerns when being called to testify in various settings. An employee's discipline history and files are public records that must be maintained for minimum periods of time. Due to the nature of the job, any past allegations of perjury and/or dishonesty are crucial to a sworn employee's job standing and may be subject to questioning or discussion. For example, have you heard of the Brady list? As you may know, in a criminal case, the defense is entitled to any exculpatory evidence, and any history of untruthfulness on behalf of a sworn employee may be fair game during trial. On a separate note, an allegation of perjury may very likely result in the need for a response to the Florida Department of Law Enforcement/CJSTC.

In this day and age, we know that it may be hard to navigate the different situations that may come your way, and your cases, requests for statements, and concerns may interact with each other in different ways. In most, if not all, of these situations, you are entitled to a PBA representative, and you must assert that right affirmatively if you feel that you may be subject to departmental discipline (and most definitely criminal liability). While we often discuss these principles, they are very important to keep in the forefront in your mind. As always, we encourage you to call with any questions or concerns.



CONGRATULATES
all the winners of the
Palm Beach Ball
and we say
THANK YOU
to all Law Enforcement

Follow us @southfloridapba



dcpba.org

NEW MEMBERS

JANUARY 2024

PB GARDENS

Richard Hall
Joshua Kennedy

RIVIERA BEACH

Malik Brown
Jameson Daniel

PALM SPRINGS

Beethoven Gerald
Caleb Michel
Henry Stout

MCSO

Janae Lark
Zachary Sebeny

TEQUESTA

Samuel Pruitt

PBSO

Trace Abel
Mercedes Alvarez
Luis Artunduaga
Brushauda Atkins
Crystal Besson
Romerio Boothe
Shane Brown
Dana Devito
Densky Dodin
Laura E. Dumervil
Matthew Finne
Shanika Fletcher

Evelyn Flores
Juliet Gaeta
Jamie Gaines
Annastasia Gallo
Javier Garcia
Brandon Gray
Andrew Holder
Brianna Hollins
Pamela Jackson
Kathryn Kipp
Rosedale Mastache
Hung Quan Mclure
Adrian Miranda R.
Zachary Moak
Michael Modica III
Kevin Moreno L.
Kirlan Moreno L.

Joseph Mudano
Casie Mull
Christie Payne
Carlos Ramirez
Anthony Ramnauth
Carolina Rodriguez
Michael Rosario
Jonathan Sasson
Destiny Snipe
Ivan Tarducci
Stephanie Tejada
Randy Vega
Oreauna Vicker
Madeline White
Patrick Wicks
Jazmine Williams

BOYNTON BEACH

Manuel Acevedo L.
Edsen Thelisme

STUART

Stephen Bryant
Ryan Etelamaki
Yadira Lopez-Morales

JUNO BEACH

Matthew Ricci

PB SCHOOL POLICE

John Friscia
Jo Hamilton
Marvin Martinez
Mauricarmen Ortuno D.

FEBRUARY 2024

MARCH 2024

RIVIERA BEACH

Michael Papadatos

PBSO

Little Burns
Mary Parrish

PB SCHOOL POLICE

Evan Tramontano

JUNO

John Rossini

JUPITER

Eric Hinson

STUART

Eric Lott

PBSO

Adrian Goldsmith Ruth
Johnson-Armstrong
Brandon Matthews
Jeannette Ortiz
Amelia R. Clarke
Robert Schroder

TEQUESTA

Steve Huskisson

FAU

Eric McCormick
Christopher Porter
David Rogers

PB SCHOOL POLICE

Charles Resinger
Luis Rodriguez
Chaz Smith

APRIL 2024

BOYNTON

Usman Latif

DELRAY

Marc Brice
Maxwell Howell
Vincent Rose

JUPITER

Victor Corona
Christopher Russo

MCSO

Israel Owens

PB GARDENS

Jorge Berge
Lexi Bruorton
Caitlin Callahan
Nikita Kuznetsov
Danilo Mcleish

PB SCHOOL POLICE

Philern Davis
Timothy Heines
Robert Iacobelli
Roman Liter
Santos Rolon

PBSO

Samantha A. Branch
Travis Barber
Marco Bondi
Samantha Brady
Tiffani Cacciotti
Jizelle Camacho
Joann Conrad
Justin Debish
Pierre Demesmin
Peter Desoto
Anthony Diaz C.
Jake Fowler
Cole Gallagher
Lawrence Germuska
Megan Hagerty
Melanie Hernandez G.
Brandi Hunt
Rochelle James
Herbert Wolters
Lacreta Young Mack

Angela Jurado Murphy
Joseph Kovach
Emilio Lopez J. Jr
Jimmy Lormeus
Ladrena Marshall Samuel
Brandon Marston
Alquine Mcmayne-Rogers
Williams Meredith
Kaytlyn Miller
Carmen Narvaez
Carlos Nieves
Brett Ohara
Akeena Pereira
Georgy Prophete
Alexandros Riger
Ashlee Rivera
Heriberto Salgado
Vivian Salgado
Mitchell Sebastian
Tajay Stoner
Chelsea Thomas

RIVIERA BEACH

Jessica Rowe
Maurice Williams
Jeffrey Young Ii

WEST PALM BEACH

Keisha Blanfort
Demetrius Latham Jr



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– John Kazanjian

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Town of Lake Clarke Shores

Palm Beach County's Premier Lakeside Community Since 1957

Gregory Freebold
Mayor

March 5, 2024

Jon Maples
Council Member

PBA

Bridget Keating
Council Member

Angela Twomey
2100 North Florida Mango Rd.
West Palm Beach, FL 33409

Taylor Materio
Council Member

Dear Mrs. Twomey,

Christian F. Maasbach
Council Member

The Town of Lake Clarke Shores is grateful for your company's contribution to our 29th Annual Town BBQ. We are looking forward to seeing you and your guests at the BBQ on Sunday, March 17th, 2024.

Joseph F. Lo Bello, CPA
Town Manager

Mary Pinkerman
Town Clerk

Please contact Eduardo Lopez at 561-964-1515 ext. 1111 or elopez@lakeclarke.org if you have any questions regarding your BBQ sponsorship.

William Smith, III
Chief of Police

Once again, the Town and I appreciate your support to the Lake Clarke Shores Community and to the 29th Annual BBQ.

All the best,

Gregory Freebold
Mayor
Town of Lake Clarke Shores



Florida House of Representatives

Representative Peggy Gossett-Seidman

District 91

District Office:

Suite 210
4400 North Federal Highway
Boca Raton, FL 33431
(561) 750-2396

Tallahassee Office:

1102 The Capitol
402 South Monroe Street
Tallahassee, FL 32399
(850) 717-5091

February 14th, 2024

Palm Beach Police Association
2100 N. Florida Mango Road
West Palm Beach, FL

RE: Appreciation for Your Service and Future Collaboration

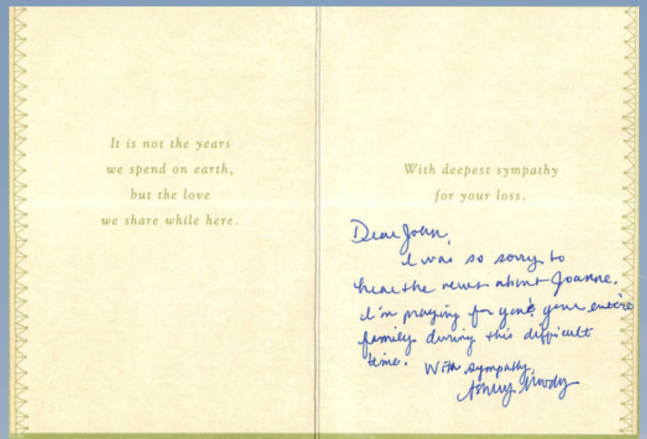
Dear Palm Beach Police Associations,

Your dedication and service to our community are truly commendable, and I want to take this opportunity to thank each member of the Palm Beach Police Association for your unwavering efforts. It was great to see everyone in Tallahassee and get to further discuss the future of Palm Beach County.

Thank you once again for your service, and I eagerly anticipate the opportunity to continue working together for the betterment of Palm Beach County.

Thank you,

Representative Peggy Gossett-Seidman



CHIEF FINANCIAL OFFICER
JIMMY PATRONIS
STATE OF FLORIDA

Mr. John Kazanjian
Florida Police Benevolent Association
Dr. David Murrell Building
300 East Brevard Street
Tallahassee, Florida 32301

Dear John,

I wanted to express my deepest condolences on the passing of your beloved wife, Joanne. Her departure has left a profound void not only in your life and your family but also within the entire Police Benevolent Association, where she was regarded as much a member as yourself.

Her dedication and support mirrored your own, making her an integral part of the PBA family. Her commitment to the cause, her warmth, and her unwavering spirit were sources of inspiration and strength to us all. The legacy of her contributions will continue to be felt for many years to come.

I hope you find some solace in the outpouring of love and support from your friends and colleagues. Please remember that we are here for you, ready to offer whatever assistance you might need during this challenging time.

May the cherished memories of Joanne's love, strength, and dedication provide comfort to you and your family. She will be profoundly missed but her spirit and legacy will forever remain a part of the PBA.

With heartfelt sympathy,

Jimmy Patronis
Chief Financial Officer
State of Florida



thanks!

To The Board members, President & members -

Thank you all for choosing me as the Best Candidate for Lake Worth Beach District 1 Commissioner! I agreed to represent you + honored. Such a privilege



RON DESANTIS
GOVERNOR

January 26, 2024

Dear Friends: *Kaz*

On behalf of the State of Florida, the First Lady and I send our deepest condolences to the family and friends of Joanne Natsios Kazanjian.

I'm certain that she made a positive difference in the lives of others, and that her presence will be missed by all who knew her. Joanne will be remembered as a loving wife, mother, grandmother, vibrant community member, and friend. May you find comfort in the memories, laughs, and special moments your family shared.

While words bring little consolation during this difficult time, be assured that Joanne's legacy will live on and continue to inspire her family, friends, and community. Your family will remain in our thoughts and prayers during the days and weeks ahead.

Sincerely,

Ron DeSantis
Governor



Dear PBA Family,
On behalf of the Board Members of the Law Enforcement Assistance Foundation, thank you for your continued support over the years. It has been a pleasure working with you!
Kellie Ashery



Kaz,
Thank you again for standing behind me as the PBA and donating to my campaign! I truly appreciate all of the support!
[Signature]



THANK YOU!

RICK SARTORY

Kaz -
Thank you so much for your support and generous donation to my campaign. The support of the PBA and your confidence in me means more than you'll ever know.
Rick

Paid for by Rick Sartory for Tequesta Village Council

WALTER G. REINHARD

5/16/2024
Gentlemen — Please accept this contribution in the names of Sherrie, Officer John Shackelford and Keith Bender who went "above and beyond" for my wife and me at the airport on 5/12. With thanks.
Walter & Susan Reinhard

5/5/24



Thank you on my heart - felt gratitude to John and everyone at the PBC PBA for your endorsement of my campaign! Thank you also for the financial contribution. I will work hard every day to earn this.
[Signature]

VOTEMIKEBARNETT.COM

Paid by Mike Barnett, Republican, for Palm Beach County Commission, District 5

AGENCY NEWS

PALM BEACH GARDENS POLICE DEPARTMENT

Motor Officer Jason Paquette, with the Palm Beach Gardens Police Department's Motor Unit, competed against 160 motor officers and motor officer retirees at the Southeast Police Motorcycle Rodeo, in Pompano Beach, FL on April 20th. Palm Beach Gardens Police Department was represented by all four motor officers, with Officer Paquette placing 5th in the Division I HD FLHTP (Harly Davidson Electra Glide Police Model) challenge. This event consisted of five individual skill courses and one speed course. Riders were expected to complete all courses with precision on their deparment issued motorcycles while in full police gear. The three Divisions consisted of different motorcycle classifications: Division I was a Harly Davidson Electra Glide with a faring, Division II with a windshield, and Division III were all other police motorcycles.

Various penalty points ranged from 1 point to 10 points. Each point given counted as 1 second added to the total time. Penalty points consisted of crossing over an established boundary line, touching a cone, knocking a cone over, putting their foot down, failing to complete the exercise, failing to follow the required path of travel, dropping a motorcycle, and running out of "imaginary" bounds of the exercise.

Officer Paquette joined the Palm Beach Gardens Police Department in 2019, transferring from the St. Lucie County Sheriff's Office, where he spent 13 years there. In 2022, he joined the Palm Beach Gardens Police Motor Unit, where he truly turned his passion of motorcycle riding into a career. Officer Paquette competed with approximately 40 other riders within his class. He credits his success due to the skills he's learned over the years in both leisurely rides and training with his fellow motormen.

Congratulations to Officer Paquette and the rest of the participants in the Southeast Police Motorcycle Rodeo.

Cameron Carver
MCSO PBA Representative

NEWS

UPDATE

Do you want news from your agency here?

Share with us any news by email at
Angela@pbcpba.org

MCSO

MCSO PBA Representatives recently had a bargaining session with our administration in reference to the operation function(s) of body worn cameras, Corporal Requirements, Performance Evaluations, and Seniority. It was a productive meeting, and we came to some beneficial agreements.

Sheriff Snyder posted a letter on Facebook advising he will not be seeking re-election for a fourth term in office. He expressed his gratitude and endorsed Chief John Budensiek as the next sheriff of Martin County, Florida. With this, MCSO PBA Representatives, along with President Kazanjian, met with Chief John Budensiek regarding his campaign to run for the Office of Sheriff in Martin County. Ultimately, the PBA gave Chief Budensiek an endorsement and look forward to helping him with a successful campaign.

Overall, when it comes to our contract negotiations with a new sheriff, we will work together with the new administration, and develop a contract that continues to evolve into one that provides attractive incentives and benefits for members now and for future members to come. In the end, both sides look forward to meeting and doing the best we can for the deputies.

Sgt. Dan Foote
MCSO PBA Representative

Here at the Martin County Sheriff's office we take training serious. We are just finishing up our inservice training which included a PIT refresher. We also held driving class for our newest road patrol deputies where they too got to learn how to PIT. Our saying here in Martin County is "PIT early , PIT fast ".

Andrew Porcelli
MCSO PBA Representative



AGENCY NEWS

RIVIERA BEACH POLICE AWARD CEREMONY



BOYNTON BEACH POLICE DEPARTMENT

PBA prevailed in the termination arbitration of Boynton Beach Officer Mark Sohn in getting an award that returns him to work, following a crash investigation. The arbitrator's award came after thirteen months from the close of his 5-day arbitration hearing. PBA was quick to arbitrate, Officer Sohn's case, was it politically charged, potentially community motivated (not to mention that the Florida Highway Patrol had exonerated officer Sohn from any liability, indicating that the driver caused his own demise), and Officer Sohn's conduct was not at-fault; therefore that the PBA had to fight to get this officer his job back.

A date for Officer Sohn to return to work at the Boynton Beach Police Department has been agreed upon by the parties, however the City may appeal the ruling.

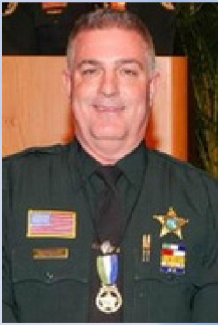
Not only can the PBA membership see the financial benefit of having the PBA win your job back, it also shows that the PBA stands arm-and-arm with its members, even when nobody else does.

Congratulations Mark!

Congrats

In Memory of

Michael “Mike” Tranchant



With a heavy heart, we announce the passing of Retired Sgt. Michael “Mike” Tranchant

Mike passed away peacefully surrounded by his family, on March 9, 2024. He leaves behind his wife Patricia and step children, Steven, Tito, Natalia and Jessica.

Mike’s distinguished career in law enforcement began in Illinois before he joined PBSO, spanning from January 1994 to March 2015.

Patricia “Patty” Carlson

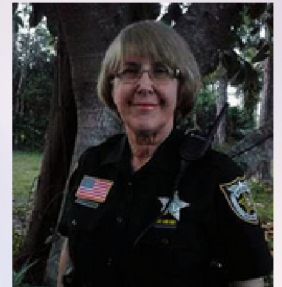
We are deeply saddened to share the news of the unexpected passing of retired Corrections Deputy Patricia “Patty” Carlson, cherished wife of Ray Carlson from the Agency Support Services Unit/Bureau of Public Affairs, on Thursday, January 25, 2024.

Patty’s career in law enforcement began in Texas, then moving to the State of Florida, and culminating with her time PBSO, which she enjoyed the most. She served honorably and with great distinction at PBSO from November 2007 to May 2015.

Patty is survived by her loving husband, Ray, their daughter, three grandchildren and three sisters.

In lieu of a public service, those who wish to honor Patty’s memory may consider a donation to the PBSO Explores Program.

We kindly ask that you keep Ray and his family in your prayers during this difficult time.



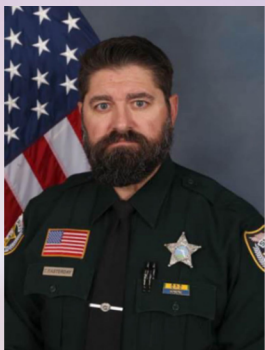
Chad Michael Easterday

Chad Michael Easterday died May 19, 2024. He was born November 28, 1975 in Dover, Delaware. He was born November 28, 1975 in Dover, Delaware. He proudly served our country in the United States Marines from June 1994 until December 1995. He had worked for Palm Beach Sheriff’s Office since 2001. A resident of Okeechobee for 20 years, he was a member of Peace Lutheran Church and the Palm Beach Benevolent Association.

He enjoyed mountain biking, camping, do it yourself projects, making gun holsters, family movie nights, and spending time with his children.

Mr. Easterday was preceded in death by his parents, Michael and Glenda Easterday.

He is survived by his wife of 24 years, Sanna Easterday; sons, Ty Michael, Cale Christian, and Luke William; daughter, Leah Karina, all of Okeechobee; and brother, Robin Easterday, of Colorado.



Congratulations Retirees

Congratulations on your retirement after a long and distinguished career in law enforcement. Thank you for your service and dedication to keeping our communities safe...

January

- Daniel Golubovic
- Stephen Ferreira
- Sylvester Butler
- Gregorio Fernandez
- Mel Weinberg Jr
- Edward Fitzgerald
- Eileen Hoffman
- George Cowley
- Glenn Furiato
- Robert Peterson Jr
- John Human
- Vasilios Boubouras

February

- Brian Goldfuss
- Heidi Grob
- Philip Antico
- Andrew Panzer
- Richard Zemlin
- Newman Crews Iii
- Raul Escarra
- Tammy Fox
- Brian Brown

April

- Lee Biastre

March

- Matthew Nielsen
- Vincent Gray
- Neil Broadman
- Donald Blake Jr

Upcoming events

- June 17th - Board meeting with Scholarships Awards - Location - PBA.
- July 13th - Pickle Ball - Greenview Shores Park & Village Park Athletics Complex.
- July 18th - Paint Fun Fundraiser - Location - PBA
- July 19th - Casino Night- Location - PBA
- July 22-23 - Seminar hosted by PBA Retirement/Planning, etc.- Location - PBA
- October 12th - Fall Festival- Location - PBA
- December 10th - Board Meeting / Christmas Lunch - Location - PBA
- January 19th - Angel Run - Abacoa Town Center - Jupiter
- February 24th - 22nd Annual Kaitlin A Kazanjian Memorial Golf Tournament
- April 5th - 17th Annual Police Officers Ball



HURRICANE GRILL & WINGS
of Stuart

Fundraising Event

DINING FOR A CAUSE

A fundraiser is being held for Lauren Betsinger (MCSO Civilian) and her husband. On March 9th, 2024, Ryan, a deputy with St. Lucie County Sheriff's Office, he sustained a serious injury from a boat accident while on duty. We kindly request your support to alleviate the financial challenges that this family is facing.

JUNE 15, 2024 | 12:00 PM TO 4:00 PM |
AT HURRICANE GRILL & WINGS
1729 SE INDIAN ST
STUART, FL 34994

Raffles and 50/50 will be available
10% of the sales of food and alcohol is going to the fundraiser
With contributions made by

BOATHOUSE **Townies TAVERN** **Hudsons**

Paint Fun!

Fundraiser
July 18th 6-8 PM
Address: 2100 N. Florida Mango Rd, West Palm Beach, FL 33409
Use the QR code to register

You must register to attend items are limited
If ordered by June 18th your item of choice is confirmed after this date it's what's in stock on the event.
website: khsocialartwork.com phone: 609-293-0088

PBCPBA AND JOANNE KAZANJIAN CANCER FUND
IN CONJUNCTION WITH THE VILLAGE OF WELLINGTON

PRESENT

1ST PBA PICKLEBALL EXTRAVAGANZA

JULY 13, 2024

GREENVIEW SHORES PARK & VILLAGE PARK ATHLETICS COMPLEX

Come hang out with us at our epic event, mixing with awesome company while smashing a few pickleballs with pals and fam! We've got rackets to lend, but if you're bringing your own gear, show it off!

Snacks and drinks will be provided by the PBA

Registrations here

Sponsored by

PALM BEACH COUNTY PBA

JULY 19

JOIN US AT THE PBA HALL FOR A

CASINO NIGHT

FOOD, DRINKS, VEGAS STYLE TABLES

casinopartynightsflorida.com

THE CASINO GAMING TABLES ARE PROVIDED FOR ENTERTAINMENT PURPOSES ONLY BY CASINO PARTY NIGHTS FLORIDA INC., TEL. 561-328-6910. ALL DONATIONS AND PROCEEDS GO TO THE PBA CHARITY FUND. *MUST BE 18 YEARS OR OLDER TO PLAY.*

PALM BEACH COUNTY PBA CASINO NIGHT
2100 NORTH FLORIDA MANGO ROAD, WEST PALM BEACH, FL 33409
561-689-3745
JULY 19, 2024 6:00 PM - 10:00 PM

SPONSORSHIP OPPORTUNITIES AVAILABLE CONTACT ANGELA (561) 689-3745 OR ANGELA@PBCPBA.ORG
RSVP BY CALLING (561) 689-3745 OR GABY@PBCPBA.ORG

SEMINAR
Providing information & assistance beyond the Job

7/22 and 7/23
If you wish to reserve a specific time slot, please email: angela@pba.org. Registration is recommended but not mandatory.

CROSSCOUNTRY MORTGAGE
10:00 AM
RICHARD TSCHERNIA
PBA Home Loan Program 2024/ Mortgages and More/ No Cost Line of Duty Benefit.

ALBERTO GIL
11:00 AM
Assistance with the rising cost of medication.

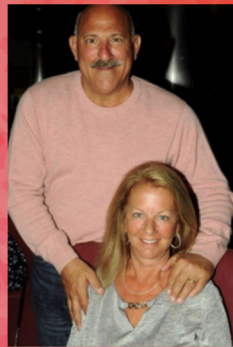
BLUE LINE LAW FIRM
11:45 AM
KEVIN DRUMMOND
The importance of Estate Planning and Probate.

JASON FOX
1:00 PM
OLIVER & FOX
Navigating a Workers Compensation Injury, including occupational illnesses pursuant to the Heart Bill for hypertension and heart disease, PTSD and mental health claims as well as pension benefits and service connected pension related to injuries.

TONYA A. OLIVER
1:00 PM
Retirement Planning
• How do I start?
• Asset and Family Protection
• Questions about DROP/FRS
• Retirement - What is next?
• Healthcare/Medicare
• Social Security
• Income Protection

ASB Financial
2:00 PM
JOE DAGOSTINO

Thanks to everyone who came out to support the Joanne Kazanjian Cancer Fund May 20th at Rocco's Tacos and Tequila Bar and thank you Rocco Mangel for hosting and donating! It was a great night.



We are incredibly grateful for the overwhelming support from our PBA family. A special thank you to Rocco's Tacos for hosting this fundraising event for us.





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- No Processing Fee
- No Commitment Fee
- No Document Prep Fee
- No Underwriting Fee

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Richard Tschernia

SVP of Affinity Lending
NMLS46504

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NEW Line of Duty Death Benefits!

- Canceling outstanding covered loan balances up to a combined \$525,000 in the event of Loss of Life
- Available for any active, full-time law enforcement officer employed by a federal, state, county or municipal agency
- Applicable for any work-related activities including heart attack or stroke occurring during strenuous training or activity

To learn more about this benefit, including reasons why a Member would not be covered, all members must call 1-833-724-8700 to obtain a "Special Benefit Code" and speak to your CrossCountry Mortgage Union Mortgage Representative.



41 Pinelawn Road Suite CL2, Melville, NY 11747 | NMLS 1681501 | Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). CrossCountry Mortgage, LLC is a licensed mortgage lender in the Commonwealth of Massachusetts. Licensed by the New Jersey Department of Banking and Insurance. Licensed Mortgage Banker - New York State Banking Department. *Terms & Conditions: This is not a commitment to lend. All loans subject program guidelines and underwriting approval. Loan program terms and conditions are subject to change without notice. Available for first lien mortgage purchase money loans or refinance loans only, subject to certain minimum loan amounts. Discounts will be applied at closing as additional lender credit up to a maximum of \$2,198, limitations may apply. Borrower cannot receive cash. The LODDB is for 1st mortgages closed with Cross Country Mortgage LLC only, and is not available on Home Equity Lines of Credit (HELOC). All Law Enforcement Members must be under 70 years of age and cannot currently be enrolled in an "End of Watch Benefit" Program.