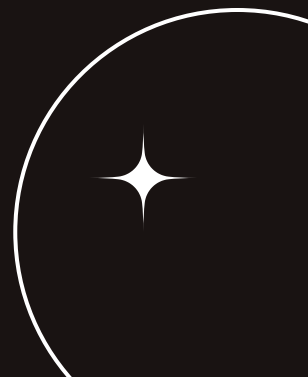


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FUN SUMMER

INSIDE

Voting in a Primary Election: An Explainer



Exciting video alert! Scan the QR code for further details.

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Issue 06/24

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A Note from Kaz

Welcome back everyone to our Special Edition of the Code Three.

As you know, we are in the midst of an election year with the primaries quickly approaching. The PBA takes the time to vet individually the candidates we endorse. This is not a blanket party endorsement. We meet with each candidate to make sure they are aligned with law enforcement needs. If they don't understand that or are not open to discussing the needs of our men and women in law enforcement (that includes the corrections and civilian counterparts), then they will NOT get our endorsement. The PBA endorsement carries a lot of weight in the state. Candidates that meet with us and "tell us what we want to hear", but then go out in the public and state something else, will lose that endorsement and generally end up losing the election.

The PBA around the state work collectively to ensure that the concerns of our members are heard. To that end, recently I had the opportunity to meet with Governor DeSantis. We are fortunate to have such a great rapport with the Governor and are able to sit down and meet with him face-to-face to discuss issues concerning our members. We discussed the need for a pay increase for the state officers and COLA going forward, as well as changes that should be made within FRS.

The registration deadline passed on July 22nd, so I hope that everyone is registered to vote in this crucial election. Early voting begins on August 10th for the primary election day of August 20th. It is imperative that you get out and vote! Do your research, and ask the hard questions.



As you can also see, we have had a full summer of activities. I hope you were able to join us for some. We will continue with our charity events throughout the year, and I always enjoy seeing new faces coming through, so don't forget to say hello!



Also, please take advantage of the newest feature in the Code Three – "Because you Asked." Get those questions to us (there is a link on the website to submit), and we will have qualified professionals answer those inquiries.

In closing, you have probably seen a lot of changes going on at the PBA aesthetically. The hall is in The process of getting a facelift with fresh landscaping and new paint. It's hard to believe, but we just passed our 12 year mark in this building on July 26th. Keeping it modern and looking good for the membership! Don't forget to call about renting the hall for your own events. Just another benefit of the membership.

That's it for now. As always, stay safe out there, and don't forget to VOTE!

Palm Beach County and
Florida PBA President

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Stuart

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Tequesta

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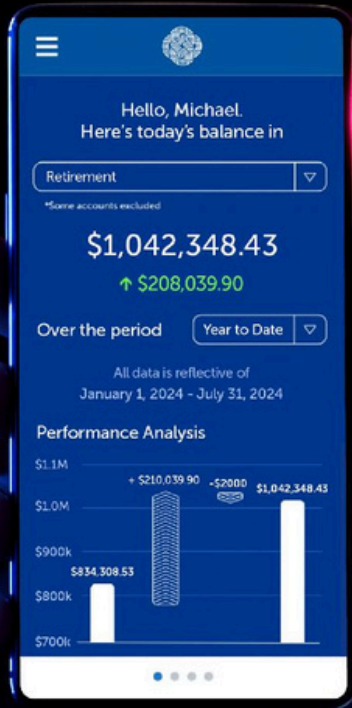
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Know Your Rights

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

STAY CALM

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:

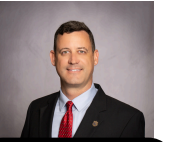
It is my understanding that this report is made for administrative, internal police department purposes only. This report is made by me after being ordered to do so by lawful supervisory officers. I have not been permitted a reasonable amount of time to confer with a PBA representative or attorney. It 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.

[Download PBC PBA Legal Defense Policy](#)
[Download Florida PBA Legal Defense Policy](#)
[Download PBA Bylaws](#)
[Download PBA Constitution](#)
<https://www.pbcdba.org/membership/legal/>





Brennan Keeler
PBCPBA Attorney

New Florida Laws Impacting Law Enforcement Beginning July 1, 2024

HB 487 – Lost and Abandoned Property

The law changes the time within which a law enforcement officer must notify the owner of abandoned/lost property, a derelict vessel, or a vessel that has been declared a public nuisance. If the property is unable to be easily removed and is unlawfully on public property, current law requires officers to post a notice on the property stating that it must be removed within five days or else be disposed of at the owner's expense. Under this law, officers must notify the owner (once he/she has been identified) as soon after the posting as possible, rather than before the posting.

HB 937 – Purple Alert

The new law will require local law enforcement agencies to develop their own policies to determine whether a Purple Alert should be activated. When such an alert is issued, these agencies are also required to contact media outlets, inform all on-duty law enforcement officers, and communicate the information to other law enforcement agencies within the county.

HB 1131 – Online Sting Operations

This program will award grants to local law enforcement agencies under the "Online Sting Operations Grant Program" to help them put together sting operations to catch suspected child predators trying to prey on children online.

HB 1473 – School Safety

The law requires that sheriff's offices responsible for certifying school guardians report the information to the Florida Department of Law Enforcement. In turn, FDLE will have to keep a list of each person appointed as a school guardian, including their names, dates of certification and appointed schools. Private schools will have to take on the costs involved in background screening and training for school guardians, though certification could waive those fees.

The bill also makes the following changes for school safety:

- Exits/entrances must be secured when students are on campus.
- Exits/entrances must be actively staffed when opened or unlocked (with some exceptions).
- Each school district must develop a discipline policy for staff who violate school safety requirements.
- People are prohibited from operating drones over a public or private school serving students in grades PreK - 12.
- A grant program would be created through FDLE to give funds to law enforcement agencies to conduct security assessments for private schools.

HB 1509 – School Safety (Public Records)

Under this law, a public-record exemption would be established for information held by FDLE, law enforcement agencies, school districts or charter schools that could identify whether a person has been certified to serve as a school guardian.

SB 678 – Genetic Genealogy Grant Program

The program is aimed at awarding annual grants under FDLE's Forensic Investigative Genetic Genealogy Grant Program to medical examiner's offices or law enforcement agencies in Florida to support their processing of DNA samples.

SB 764 – Retention of Sexual Offense Evidence

Senate Bill 764 amends state statutes to specify the standards for storing sexual assault evidence kits (SAKs). SAKs must be retained for a minimum of 50 years if they are collected from alleged victims who:

- do not report the sexual offense to law enforcement during the forensic physical exam
- do not ask to have the evidence tested

The medical facility or certified rape crisis center that collected the SAK must transfer the kit to the FDLE within 30 days of collection. The FDLE must then store the evidence anonymously with a documented chain of custody.

SB 1224 – Lethality Assessment

Establishes 12 questions that law enforcement officers must ask potential victims for a “lethality assessment” during a domestic violence call.

Those questions include the following:

1. “Did the aggressor ever use a weapon against you or threaten you with a weapon?”
2. “Did the aggressor ever threaten to kill you or your children?”
3. “Do you believe the aggressor will try to kill you?”
4. “Has the aggressor ever choked you or attempted to choke you?”
5. “Does the aggressor have a gun, or could the aggressor easily obtain a gun?”
6. “Is the aggressor violently or constantly jealous, or does the aggressor control most of your daily activities?”
7. “Did you leave or separate from the aggressor after you were living together or married?”
8. “Is the aggressor unemployed?”
9. “To the best of your knowledge, has the aggressor ever attempted suicide?”
10. “Do you have a child whom the aggressor believes is not the aggressor’s biological child?”
11. “Has the aggressor ever followed, spied on, or left threatening messages for you?”
12. “Is there anything else that worries you about your safety, and if so, what worries you?”

The victim’s answers will determine whether an officer must refer them to a domestic violence shelter.

SB 1286 – Returning Firearms

Requires law enforcement agencies to return weapons that are taken from a person after an arrest — just so long as the weapons are not seized as evidence — within 45 days of the arrested person’s release from detention. This only applies if the person provides a government-issued photographic ID and if the person passes a criminal history background check.

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Overtime – The “Floor,” Market Standards, and the Option for Compensatory Time

The PBA receives a lot of questions regarding overtime and compensatory time. The Fair Labor Standards Act (FLSA) provides the minimum requirements for overtime, including what is considered a “workweek” and the consideration of non-traditional workweeks. Certain employees, such as executive or administrative workers, are exempt from overtime requirements. Generally, overtime pay must be granted at the rate of time-and-one-half for hours worked over forty (40) hours per week. However, for law enforcement personnel, the overtime calculation may be based on a larger number of hours over a work period of 28 consecutive days. 29 USC §207 (k). These standards are just the “floor” for what overtime an employer must provide. However, in the law enforcement arena, many municipalities and agencies agree to follow a 40-hour work week for their employees. Additionally, these employers regularly agree to include not only time worked, but also paid leave, compensatory time, union time, and military time, in the calculation method for determining when a deputy or officer must be paid at the overtime rate. Based on DOL guidance, overtime should be paid in the next regular paycheck.

As an alternative to paying overtime, these agencies often offer the option of compensatory time (“comp time”) to their employees, which is time at the time-and-a-half rate. Many agencies allow compensatory time to be banked similar to other leave, with the option to roll a maximum compensatory time accrual amount over to the next year. We see accrual amounts up to 240 hours. Every contract is different, and we encourage you to review the provisions of your own Collective Bargaining Agreement, as well as the corresponding policies at your agency. If you have any questions or concerns about the use of overtime or compensatory time at your own agency or Sheriff’s Office, then please reach out with any questions.

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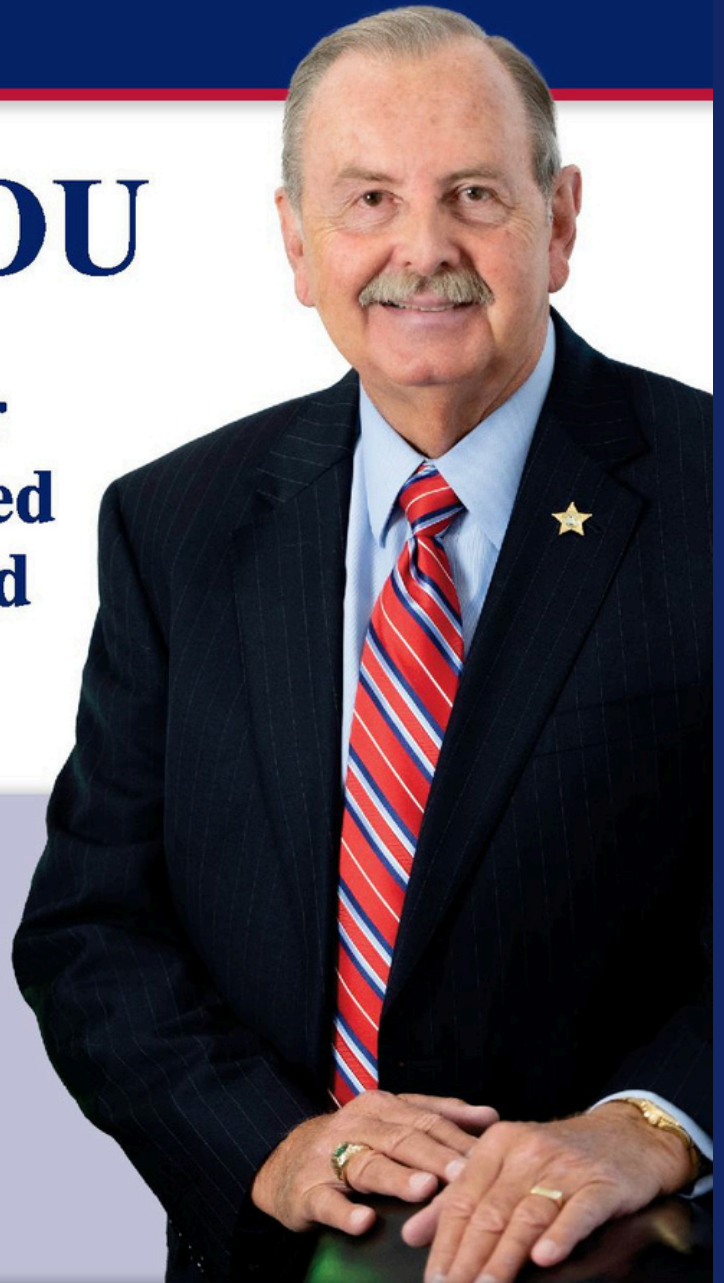
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NAVIGATING PROBATE IN FLORIDA: A COMPREHENSIVE STEP-BY-STEP GUIDE



Kevin Drummond

Probate in Florida can often seem daunting and overwhelming. This comprehensive guide aims to simplify the process and offer clarity during what can be a challenging time for many.

The Basics of Probate in Florida

Probate is the legal framework used to validate a deceased person's will, settle debts, and distribute assets, either according to the will or the state law. It ensures the lawful transfer of the deceased's assets to their beneficiaries and guarantees all financial obligations are met.

Step-by-Step Guide to Probate in Florida

File the Petition: The process begins with filing a petition at the relevant Florida probate court. This involves submitting the original will, if available, and the death certificate of the deceased.

Notice to Creditors: As per Florida law, the estate must alert all potential creditors about the probate proceedings. This notification is typically carried out through publications in local newspapers and direct communications with known creditors.

Inventory of Assets: The executor, or the court-appointed administrator, is tasked with creating a comprehensive inventory of the deceased's assets. This list can include everything from bank accounts to real estate, with certain assets possibly requiring appraisal.

Settling Debts and Taxes: All debts, including taxes and funeral expenses, must be cleared before distributing the assets. If funds are insufficient, it might be necessary to liquidate some assets to cover these expenses.

Distribution of Assets: Once debts and taxes are settled, the remaining assets are distributed to the heirs or beneficiaries according to the stipulations of the will or state law.

Closing the Estate: The final stage involves submitting a final account to the probate court and securing approval to disburse whatever remains in the estate.

Common Challenges in Florida Probate

The probate process can be intricate, particularly for larger estates or if the will is disputed. Challenges often include identifying all assets of the deceased, addressing grievances among family members, and complying with Florida's legal standards.

The Role of a Probate Lawyer

A proficient probate attorney is crucial in navigating the complexities of Florida's probate process. They provide essential guidance on legal standards, assist with tax concerns, and mediate any beneficiary disputes that may arise.

Understanding each phase of the probate process can demystify the procedure and make it more manageable. For those needing assistance, a consultation with a knowledgeable probate lawyer can substantially alleviate the burden, allowing families to focus on healing and honoring their loved ones.

To learn more about navigating the probate process or to schedule a consultation, please contact us at 561-861-1418.

For these and any legal matters, kindly scan the QR code to access our fillable legal request form.





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Simply check out this video.**



BECAUSE YOU ASKED:

"The "Helps Act" was established to give retired police officers up to a \$3,000.00 tax credit for purchase of their health insurance premiums. Up until last year the deduction could only be claimed if you paid for your insurance out of a retirement account ie; 457, 401 k. Now, you only have to show your out of pocket expenses and payments to a health insurance plan. Does this include monthly payments to Medicare (\$174.50.) "

Answer: In 2006 H.R. 2177, the "Healthcare Enhancement for Local Public Safety (HELPS) Retirees Act." was signed into law. The Act allows eligible, retired public safety officers to use up to \$3,000 per annum from their qualified government retirement plan (457(b) or 401(a) plans), on a pre-tax basis, to pay for health care or long-term care insurance premiums. Until 2022, in order for you to get the pre-tax benefit, the money must have been paid directly from your retirement plan account to a health or long-term care insurance company.

The Act defines long-term care insurance, but does not define accident or health insurance. Therefore, it appears that Medicare Part B, Medicare Advantage, Medicare Part D, and Medicare supplemental insurance premiums would qualify. Individually purchased health, dental, and vision plan premiums would also qualify.

The SECURE ACT 2.0, signed by President Joe Biden in 2022, now allows retirees to make healthcare payments directly to their insurance provider, no longer having to rely on retirement plan administrators (457(b) plans) to make the distribution directly to the health insurance

provider while still maintaining their \$3,000 tax-free benefit. Any premium paid for health, accident, or long-term care now qualifies for the credit. Married couples filing jointly can reduce their income by up to \$6,000 if they are both law enforcement, firefighters, or emergency medical workers.

The Wally Bunker Healthcare Enhancement for Local Public Safety Retirees Improvement Act of 2022 (or the HELPS Retirees Improvement Act of 2022) was introduced to the House in 2022. It proposes to increase the individual tax credit from \$3,000 to \$6,000 for the purchase of health insurance or long term care premiums for public safety officers, but has not yet been signed into law. Please continue to check, and we will update you if and when it does.

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Voting in a Primary Election

When all voters cast their vote in a primary election, it helps ensure that the candidates in the general election are more representative of the people.

Primary elections are when voters decide a party's candidate for the upcoming general election. While voters have the freedom to vote across party lines in general elections, the rules can be, and often are, different for primary elections.

Why are primary elections important?

Primary elections can provide voters with a wide range of candidates from which to choose. By offering a diverse pool of candidates, primary elections ensure that the chosen party's candidate represents the various interests within the party.

Fostering healthy debates and the exchange of ideas, primary elections can ultimately create a more knowledgeable electorate. As voters evaluate candidate qualifications, track records, and policy positions, they become more informed and the eventual winning candidate is more vetted.

Primary elections can also help establish party unity by narrowing down the field of candidates to one individual who will represent the party in the general election. In theory, this ensures that the chosen candidate embodies the collective vision and values of the party, resulting in a cohesive message and a stronger chance of success in the overall electoral race. Generally, there will only be one candidate per party.

How are primary elections held?

How primary elections run, meaning who can vote in the primary election is determined by the state and the political parties. The two main types of primary elections are open and closed, but there are several other variations:

•Open Primary: Voters do not need to affiliate with a party in order to vote, and they can choose in which primary to participate. In other words, the primary election is open to any eligible voter, not just those registered to that specific party.

•Closed Primary: Voters must be registered with a party prior to voting in that party's primary election. Independent and unaffiliated voters are not allowed to participate in the party's primary. In other words, the primary election is closed to those not registered to that particular party. Thus, if one of your preferred candidates belongs to a political party that is not with your affiliated party, then you won't be able to cast a ballot for that candidate in the primary.

•Semi-Closed/Partially Closed Primary: Voters registered with that specific party are allowed to vote in that party's primary election. Each primary election, parties are able to decide whether to allow independent and unaffiliated voters to vote in their partisan primary. If one of your preferred candidates belongs to a political party that is not with your affiliated party, then you may not be able to cast a ballot for that candidate in the primary.

•Semi-Open/Partially Open Primary: Voters, regardless of affiliation, are allowed to choose in which party's primary they want to vote. The voter, however, must either change their party affiliation or publicly declare their ballot choice as different from their registered party.

•Open to Unaffiliated Primary: Voters who are unaffiliated or independent are able to choose in which party's primary they want to vote, while voters already registered with a party are only allowed to vote in their party's primary.

•Top Two Primary: All voters vote on the same ballot that lists all candidates. The top two candidates, regardless of party, move on to the general election.

Still, there are a couple of states that hold uniquely distinct primary elections and are a version of one or more of these variations.

What's the difference between a primary election and a caucus?

A primary election and a caucus are two different methods used in the United States to select possible candidates for political office. While both serve the purpose of choosing a party's candidate for a general election, they differ in process and participation.

In a primary election, registered voters cast secret ballots at designated polling stations. This process is overseen by election officials, ensuring fairness and transparency. Voters have the freedom to choose their preferred candidate without any open discussions or debates. The primary election is a more conventional approach, resembling the general election process, and often allows for a wide range of voters to participate.

On the other hand, a caucus is a more open, collaborative and interactive process. Registered party members gather at designated locations, typically in schools, community centers, or private homes. Instead of casting a ballot, participants engage in open discussions, speeches, and debates about the candidates. They have the opportunity to persuade others to support their preferred candidate and form groups or factions based on their choices. At the end of the caucus, the number of supporters each candidate has determines the final results.

Caucuses require a higher level of involvement from participants than primary elections. Participants need to be present at specific locations and actively participate in the discussions, making it a more engaging and community-oriented event. While caucuses can foster political awareness, encourage grassroots organizing, and build a sense of community among party members, they also require time, commitment, and active engagement in the political process.

Primary elections provide a more convenient and accessible voting method, while caucuses offer a platform for voters to engage in direct conversations about the candidates. In recent years, there has been a shift towards primary elections in many states, as they are seen as more inclusive and democratic. However, some states still prefer the caucus system, believing it allows for more in-depth discussions and consideration of candidates.

What is the history of primary elections?

Primary elections have a rich history that dates back to the early 20th century. Before the introduction of primaries, political parties relied heavily on caucuses to select their nominees. This process, however, was often controlled by party insiders and did not provide much opportunity for ordinary voters to have a say in the selection of candidates.

Over time, there was a growing demand for more inclusive and democratic methods of candidate selection. Caucuses gradually transitioned into primaries, where registered party members could directly participate in the nomination process. This shift gave voters a greater role and voice in determining the party's candidate for general elections.

Today, primary elections are an integral part of the democratic process, allowing citizens to actively participate in shaping the political landscape and exercising their right to choose their preferred candidates. As responsible citizens, it is crucial that we actively participate in the primaries not only to exercise our right to vote, especially since the privilege has not always been accessible, but to influence which candidates will be on the ballot in the general election.

What is the difference between a presidential primary election and a state primary election?

In a state primary election, votes are tallied to directly determine which candidate wins to represent the party. It's a direct election to determine which candidate will be on the ballot for the general election. State primaries determine which federal, state, and local candidates will be on the general election ballot.

A presidential primary, or presidential preference primary, is typically an indirect election meaning the votes tallied are not directly for the candidate running for president. Rather, the votes are tallied and the state parties award delegates according to these votes and the party's allocation rules. These delegates then vote for their candidate at their party's national convention. The presidential candidate who wins the most delegate votes at their party's national convention will be on the ballot for the general election.

States may use different rules, dates, and primary types for presidential primary elections and state primary elections. A state may run state primary elections as open primaries, but then hold semi-closed primaries for presidential elections. Any mixture of possible primary types for state and presidential primaries may exist as it is informed both by the state and the parties.

What is the primary schedule?

During a presidential election year, presidential primary elections tend to get a lot of attention as they determine the presidential candidates who will be on the ballot in November. In presidential election years, most split their presidential primary and their state primary.

The chaos and violence of the 1968 election resulted in several reforms to the primary election process, including the requirement that presidential nominees needed to be solidified by June. Therefore, presidential primary elections start at the beginning of the year and are held into early summer. State primaries, on the other hand, may be held as late as August or early September.

Why don't all states hold their presidential primaries on the same day?

Elections are largely determined by individual states, including the timing of their elections. The order in which states host their primaries/caucuses is a contentious point, especially during the last few years.

One reason for staggered primaries is that it allows presidential candidates to travel to multiple states between primary elections. Candidates for other federal, state, or local positions only need to travel within one state or a smaller district; however, presidential candidates want to have time to campaign in all, or most states.

For more than 100 years, New Hampshire has held the first primary of the election season as it is actually written into the state's law that they must go first. As part of the post-1968 reforms, Iowa changed its rules establishing a time-consuming selection process that forced leaders to start the process earlier. As a result, Iowa was given the first caucus slot in 1972.

Because candidate performance in Iowa and New Hampshire can determine whether a candidate stays in the race, these two states are viewed as having an outsized influence on deciding the final candidate. This issue has been raised more in recent years as the country's population becomes more diverse and New Hampshire and Iowa's unrepresentative populations play a major role in determining the future candidates on the ballot.

Some voters think that the first primary or caucus should be rotated between states, or should at least be held by different states than New Hampshire and Iowa. On the flip side, some voters argue the first primary slots matter less than they used to as candidates are now spending much more time focused on digital campaigns than in-person ones.

As for the order of the rest of the states, the states themselves generally get to determine when they want to hold their primaries/caucuses, but not without influence from the two major parties' national committees.

What is Super Tuesday?

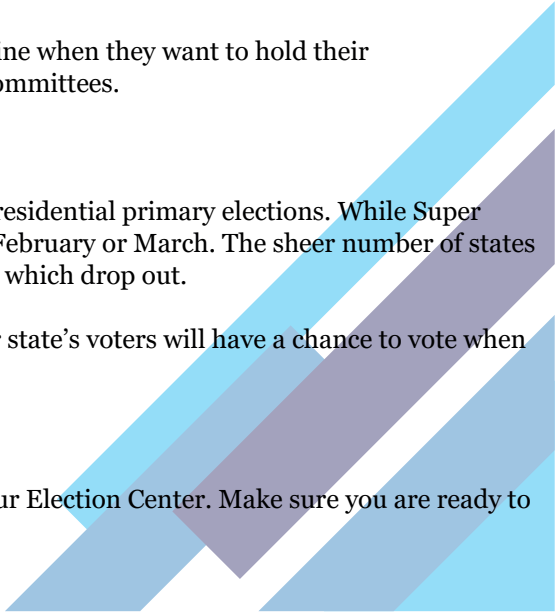
Super Tuesday refers to a single day when the most states and territories hold their presidential primary elections. While Super Tuesday does not mark the first caucus or primary, it is early in the season – usually February or March. The sheer number of states holding elections on that day can often influence which candidates move forward and which drop out.

That is a major reason why states join together to vote on the same day – so that their state's voters will have a chance to vote when there are still plenty of options, before most of the candidates drop out of the race.

When is my primary election?

To find out when your state's presidential and state primaries are being held, check our [Election Center](#). Make sure you are ready to vote in your state's primary by checking your registration or registering to vote now!

** Florida Primary Election is August 20, 2024! Get out there and vote! **



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*Reduced fees for PBA members and their families.



Larry Fagan
PBCPBA Attorney

The Basics of Grievance Procedures

We often get calls from members saying, “I want to grieve this.” But, grieving a work-related situation is a legal process that must satisfy certain parameters to be effective and legally sufficient.

A “grievance” is a formal employee complaint that alleges a violation of the Collective Bargaining Agreement or a long-standing practice or course of dealing between the parties. We file a grievance on your behalf if we/you feel that your individual agency is essentially not complying with the terms and conditions of your employment.

The grievance procedure is outlined with specificity in each Collective Bargaining Agreement, and it is to be strictly followed. Each agency’s procedure is different. In each grievance procedure, there are “steps” in the process that the written grievance goes through (to specific individuals in your chains of command or administrations). Carefully follow your procedures – some steps are VERBAL. Some require writing. And, the time limits in which to respond are critical, as they are very strict and unforgiving.

After satisfying the contract’s requirements and grievance steps, and, depending on the alleged Collective Bargaining Agreement provision violated, the last step in the process is typically to request Arbitration.

Any potential contract violation can be grieved but NOT every grievance goes to Arbitration. Arbitrations require a vote on the issue or case’s merits by the PBA Executive Board, while grievances do not.

Therefore, almost anything (within reason) can be grieved. Not everything may be arbitrated. Sometimes grievances may go through the formal contractual process of grieving, but they then are resolved through meaningful discussions between the parties. They can also be resolved at any of the steps in the grievance process.

The grievance form will discuss the contract Article(s) violated, what the issue is, and what the specific relief is requested.

As soon as you think you may have a viable grievance, or there is what you believe to be a situation where management is violating the contract, let us or a rep know so that we can meet all contract grievance deadlines.

In addition, grievances are filed against management. We are often asked to file a particular grievance against a coworker. Grievances are not between individual employees. As the “gatekeeper” of your contracts, it is the PBA’s responsibility to guard and protect the terms and conditions of your employment at each agency through the use of contractual grievance procedures against management. Most importantly, remember, if you suspect a contract violation, notify us immediately, or your reps immediately, or your issue could be forever barred for being timely.

Be safe out there as always!



Trustmark Critical Illness Insurance

Providing a financial cushion for when you need it most.



Helping pay for what health insurance doesn't

A serious illness can be hard on more than just your health: it can threaten you and your family's **financial stability**. Even with medical insurance, you may have out-of-pocket payments and other **new major expenses**. You might even have less income to cover these costs. **Critical Illness insurance can help.**

Critical Illness insurance pays a **lump sum of cash** directly to you when you are diagnosed with a covered illness – use it for whatever you need.

With Critical Illness insurance, if you are affected by a major illness, you can **focus on your health** with less worry about your wallet.

Critical Illness sample rates

Sample ranges of weekly rates for employee-only, non-tobacco coverage. Your exact rate may depend on additional features selected by you and/or by your employer.

Age	\$15,000 policy
30	from \$3.00* – \$4.19
40	from \$3.70 – \$6.08
50	from \$6.73 – \$11.31

Sample base rates are shown for illustrative purposes only. Rates may vary by age, tobacco use, state, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage. *Minimum weekly premium is \$3. Benefit will be adjusted up if \$3 purchases more than \$15,000 in benefit.

Note: once you have a policy, your rates will not increase due to age.

Coverage for an array of illnesses

Trustmark Critical Illness insurance pays a lump-sum benefit if you are diagnosed¹ with **any of several conditions**², including:

- Heart attack
- Stroke
- Invasive cancer (excludes most skin cancer)
- Renal (kidney) failure
- Blindness
- ALS (Lou Gehrig's disease)
- Major organ transplant
- Paralysis of two or more limbs
- Coronary artery bypass surgery (at 25% benefit)³
- Carcinoma in situ (at 25% benefit)³

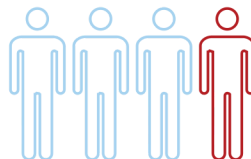
Benefits can help you pay for:

- Medical deductibles and co-pays
- Credit card bills
- Out-of-network or alternative treatment
- Rent or mortgage payments
- Child care
- Travel to treatment
- Tuition and loans

¹ Most states define eligibility as first diagnosis, meaning the first time a physician identifies a covered condition from its signs or symptoms. If you've been diagnosed with a covered condition prior to having coverage, you may not be eligible for a benefit. ²Please consult your policy/group certificate for specific covered conditions. ³If the insured receives the 25% benefit for coronary artery bypass surgery or carcinoma in situ, the remaining benefit will be available for a diagnosis of another covered condition or subsequent benefit, if included. Most skin cancer is excluded.



Cardiovascular disease and stroke cost Americans more than **\$316 billion** in direct and indirect costs annually.⁴



More than a **quarter of adults in the U.S.** say health care costs have caused them a serious financial problem in the last two years.⁵

Additional advantages

- **Access to medical experts.** Critical Illness includes access to **Best Doctors®**, the network of top doctors in the world, for free medical advice, second opinions, critical care support and more.
- **Keep your coverage** at the same price and benefits if you change jobs or retire.
- **Apply for coverage for family members:** spouse, children and dependent grandchildren.
- **Convenient payroll deduction:** pay via direct bill, bank draft or credit card if you leave your employer.

Pre-existing condition limitation

No benefit will be paid for any condition caused by or resulting from a pre-existing condition.

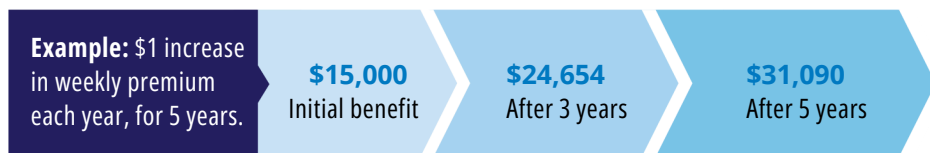
More flexible features

- **A health screening benefit** will pay the cost **of one screening test per year** (\$50 or \$100 maximum.) Some of the many eligible tests include:
 - Low-dose mammography
 - Pap smear (women 18+)
 - Serum cholesterol
 - Prostate-specific antigen
 - Stress test
 - Colonoscopy
 - Chest X-ray
 - Bone marrow test

- **Waive your premium payments** if a doctor determines that you are totally disabled.
- **Receive additional benefit payments** if you get sick again with **different covered illnesses.** There is no limit to the number of payouts, and the amount paid never reduces. Benefits are also payable again if the **same illness comes back** (except for recurrence of cancer.)⁶

Plus: grow your benefit with EZ Value

The EZ Value option can automatically **increase your benefit amount** over time – without any medical questions.



Example is for age 40, employee only, non-tobacco coverage, with no additional features. Actual values will vary by age, tobacco status and benefits selected.

**You care.
We listen.**

This is a brief description of benefits under CACI-82001 and applicable riders HS-12000, WP-12000, HIV 806, SB 806, EZ-12000R, SC 511, SCR 511, SCRC 511, and MCPRSO-ME. This critical illness/specified disease insurance policy/group certificate provides supplemental health insurance coverage, which pays a limited, lump-sum benefit for specified diseases only. It is not a substitute for medical expense insurance, major medical expense insurance or a health benefit plan alternative. It does not provide comprehensive medical coverage. It is not intended to pay all medical costs associated with the specified diseases and is not designed to provide coverage for other medical conditions or illnesses. It is also not a Medicare Supplement policy, nor is it a policy of worker's compensation. Please refer to your policy/group certificate and outline of coverage, if applicable, for complete information. Limitations on pre-existing conditions may apply. A waiting period may apply before benefits are payable. Benefits, definitions, exclusions, form numbers and limitations may vary by state. For costs and coverage detail, including exclusions, limitations and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. For exclusions and limitations that may apply, visit www.trustmarksolutions.com/disclosures/CI/ (A112-2216-CI).

⁴Heart Disease, Stroke and Research Statistics At-a-Glance. American Heart Association. 2016. ⁵"Medical Bills Still Take a Big Toll, Even with Insurance." NPR. March 8, 2016. ⁶Separation periods between diagnoses may apply. ⁸An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

Underwritten by Trustmark Insurance Company
Rated A- (EXCELLENT) A.M. Best⁸
trustmarksolutions.com

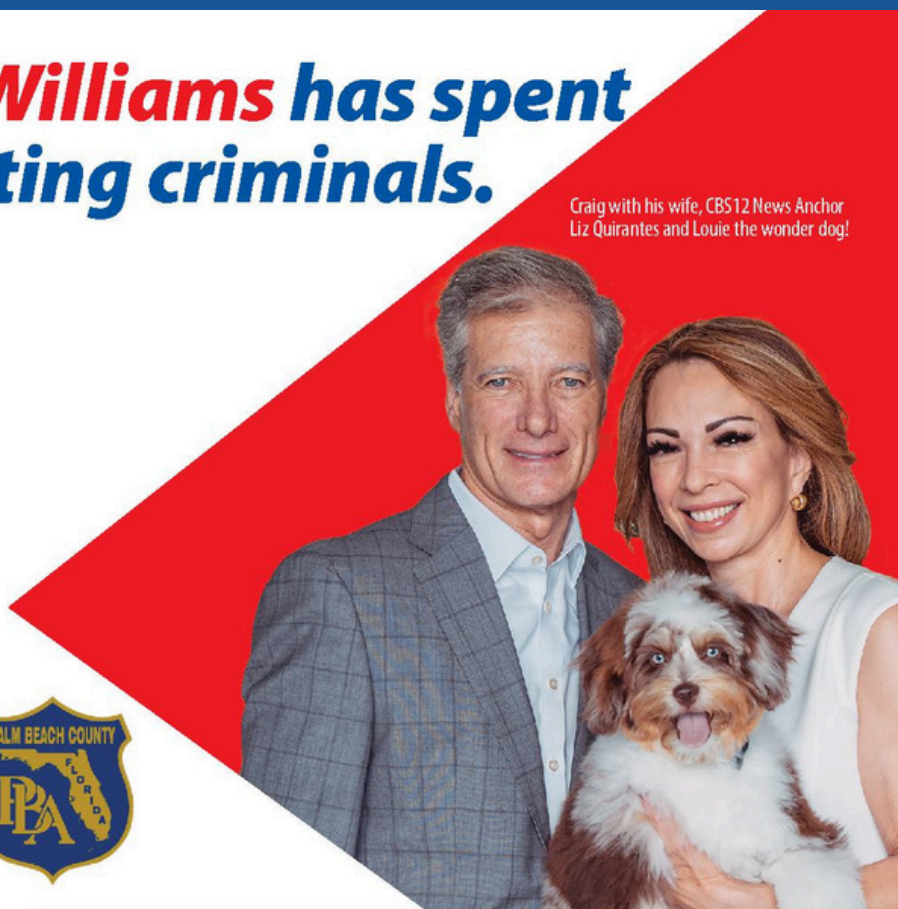


Democrat *Craig Williams* has spent 30 years prosecuting criminals.

Craig with his wife, CBS12 News Anchor Liz Quirantes and Louie the wonder dog!

CRAIG WILLIAMS

FOR STATE ATTORNEY

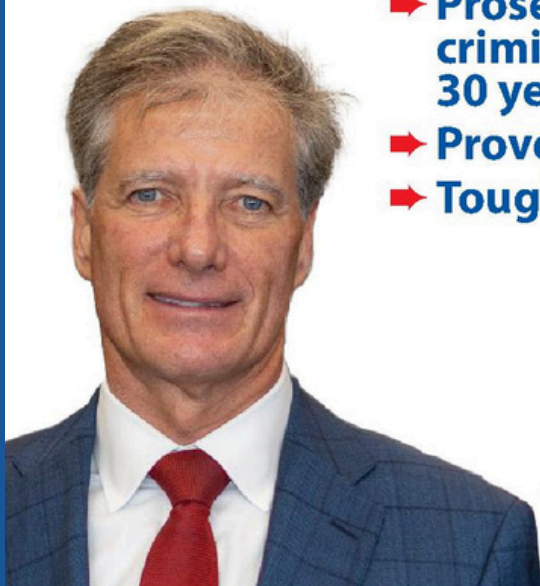


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CRAIG is the only candidate for State Attorney with more than 500 jury trials and a 95% conviction Rate.



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- ➔ Proven leadership
- ➔ Tough but fair

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Unit

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Jury trials and
thousands of
cases

45
Felony prosecutors
under his leadership as
Chief Assistant
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When Craig took over the Felony Trial Unit, it was ranked LAST in the state for convictions. Under Craig's leadership, the Felony Trial Unit is now ranked 3rd in the state and only 1% from number 1 in Florida!

Political advertisement paid for and approved by Craig Williams, Democrat for Palm Beach County State Attorney, 15th Judicial Circuit.



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WHAT A SUMMER THE PBA HAS HAD!

BY: ANGELA TWOMEY

As the vibrant days of summer come to a close, it is a perfect time to reflect on the multitude of events and experiences that have filled our calendars and hearts over the past few months. From bustling festivities to art experiences, thrilling sports competitions to casino style gaming and educational seminars. This summer has been a whirlwind of excitement and member engagement. Join us on a journey through the highlights and memories of a summer overflowing with events, each leaving a unique imprint on our collective cultural tapestry.

Reflecting on a Memorable Summer

Oh, what a summer it has been! Full of sunshine, laughter, and unforgettable moments. As we bid farewell to the school days off and hopefully the extreme heat waves, let's take a moment to reflect on the events and excitement that made this summer truly special.

We left off in June, which culminated in the handing out of around \$150,000 in scholarship checks to our future generations. Always a highlight of the year for all of us here at the PBA.

We didn't get to rest very long before we were hosing our very first Pickleball Extravaganza, benefitting the Joanne Kazanjian Cancer Fund. Game on! Athletes of all ages and skill levels took to the courts to compete in a thrilling tournament. What an event! It was a very warm July morning in Wellington where we had a two location event.



The morning began with tournament play at Greenview Shores Park (behind Wellington High School) for the more avid Pickleballers. Rounding out the winners circle, first place went to Christopher Francis and George Mastics. Alexis Gomez and Julio Gomez came through, swatting others down with a second place win. Congratulations to the winners. Well done!



Of course, after the tournament, the location shifted to the Village Park Athletics Complex (a/k/a Pierson Park) for a bit of air conditioning, food, and fun. Full-on fun play with some instruction provided for those interested and a great afternoon was had by all.



The afternoon included cool refreshments provided by **Kona Ice**, and for those who just have to have their coffee (hot or cold), **Starbucks** was on hand to fill the need. Lunch was graciously provided by **Bolay**, and for those that like the indulgent foods, pizza!!!



Of course, we would be remiss if we didn't acknowledge all the help, support, and assistance provided by **Diadem**. Also, just a shout out to Gaby Labate for managing the event – that's right our very own Gaby put this together for you and had her sidekick, Andrea Dagostino, there all day to help! Great job ladies!!!!

Our next event, we had a little lighter fare with a quiet evening of painting. It was a well-attended event, where we enjoyed some nice finger foods, drinks, music, and just chilling and painting with KB Social Artworking. Stay tuned for more events with Kerry and her crew. All proceeds from the event went to the PBA Charity Fund.



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PAGE 25 | CODE THREE

Finally Casino Night! Yes, the 3rd annual Casino Night went off without a hitch. Prizes galore for everyone to try and win. Great food, with the lobby, transformed into a cozy restaurant and full Vegas-style gaming in the ballroom. Thanks to Casino Party Nights Florida, Inc., it's always a great night at the PBA. Another event benefitting the PBA Charity Fund.



From bustling events, fun for all ages, we then settled in to a bit of education for our members. Two days of seminars. Each day was the same to provide options for members to attend base on their schedules. We had some great information was shared, including mortgage assistance for first time homebuyers; prescription drug programs; and estate planning with wills and trusts (making those final arrangements in advance for your loved ones), workers comp discussions; and the everchanging social security and Medicare requirements and options. All speakers were on hand for one-on-one dicussions if requested with any member. Huge shout out to all of our vendors for being on hand, providing breakfast and lunch and a wealth of information. If you missed it, keep an eye on your emails for other future seminars in the future. We always want our members to have access to the best information possible so they can make the most informed decisions.

This summer there was something for everyone to enjoy. It was a celebration of charity all summer long.

Keep your eyes peeled and watch those emails . . . we have more exciting stuff coming your way in the Fall.

Debra Tendrich for Florida House, District 89 is at Palm Beach County Police Benevolent Association. July 21 at 11:12 AM - West Palm Beach

I had a great time at the Palm Beach County Police Benevolent Association Casino Night.



October 12, 2024

EA
festival

\$20 ENTRY FEE PP - KIDS 14 & UNDER ARE FREE | LIVE MUSIC | FREE DRINKS

Howdy, partners! Dust off those cowboy boots and round up the little ones for a rootin' tootin' time at the PBA Fall Festival! There'll be games, prizes, and fun galore!

Once the sun sets, the party ain't over! Get ready for some line dancing, bull riding, and live music - it's gonna be a hoot! Join us at the PBA for a night of laughter and fundraising for a good cause. Yeehaw!

Where: PBA Hall 2100 N. Florida Mango Rd, West Palm Beach, FL 33409



I specialize in cases directly affecting Law Enforcement Officers and Correctional Officers including the following types of cases:

“Heart Bill” a/k/a “Heart Lung” Cases;

Mental Health a/k/a “Mental/Nervous Injury” Claims;

PTSD claims;

LEO and Correctional Officer Workers’ Compensation Cases; and

Pension Claims

I handle cases personally from inception through trial.

I have successfully represented hundreds of First Responders involving highly complex matters and would be proud to have the opportunity to represent you!

I am available by appointment and am available to meet after hours and on weekends.

All consultations are confidential and free.



ROBERT S. WINNESS, P.A.

2300 NW Corporate Boulevard, Suite 221, Boca Raton, FL 33431

Phone: 561.347.7165 | Email: rob@winnesslaw.com



WHY JOIN THE PBA?

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.”

- **UNLIMITED** - Legal Defense Coverage
- Disciplinary cases
- Arbitration
- Hearing Review Boards
- Shootings
- Critical Incidents
- Civil lawsuits
- CJST
- On Call attorneys to respond to ALL critical and immediate incidents
- Professional forensic accountants in order to audit cities, towns, and counties’ budgets

- **Legislative Representation in Tallahassee**
- Professional lobbyists aggressively working for legislation beneficial to ALL law enforcement and correctional officers as well as their civilian counterparts.
- Political screening of candidates from local to state levels

- **In House attorneys**
- Four IN HOUSE at all times as well as multiple conflict counsel
- Fully staffed office outside your police department
- Free Wills and Trusts - no cost to you as a member!
- Professional Collective Bargaining Negotiators
- Access to Banquet Hall at reduced rates for members
- Member Appreciation
- Charity Events
- Scholarships for all member’s children for higher education
- Line of Duty Death Benefits
- PBA Heart Fund
- 10 Criminal attorneys on retainer



**SCAN HERE AND
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Vote The PBA way



President of the United States

Donald J. Trump

United States Representative

Deborah Adeimy, Dist. 22
Jared Moskowitz Jared, Dist. 23

State Attorney (PBC)

Craig Williams, Circuit 15

State Representative (PBC)

Debra Tendrich, Dist. 89
Peggy Gossett-Seidman, Dist. 91
Katherine Waldron, Dist. 93
Meg Weinberger, Dist. 94

Public Defender (PBC)

Adam Frankel, Circuit 15

Palm Beach County

Palm Beach County Commissioner, Dist. 1

Palm Beach County Commissioner, Dist. 3

Palm Beach County Commissioner, Dist. 5

Palm Beach County Commissioner, Dist. 7

Palm Beach County Court, Grp. 2

Port of Palm Beach, Grp. 2

Port of Palm Beach, Grp. 3

State Committeeman

State Committeewoman

School Board, Dist. 1

School Board, Dist. 5

Palm Beach County Sheriff

Ric L. Bradshaw
(for General Elections)

Lauro Diaz
(for Primary Elections)

Supervisor of Elections

Wendy Sartory Link

Martin County

United States Representative

- Brian Mast, Dist. 21

Martin County Commissioner, Dist. 1

Martin County Commissioner, Dist. 3

Martin County Commissioner, Dist. 5

School Board, Dist. 2

Doug Smith

Susan Gibbs Thomas

Edward V. Ciampi

Marsha Powers

Martin County Sheriff

John Budensiek

St. Lucie County Sheriff

Richard Del Toro

BOYNTON BEACH

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

DELRAY BEACH

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

FAU

Rickey Robinson, Jr. X
Miguel Cardona, Alt X

GULF STREAM

Randall Wilson X

HIGHLAND BEACH

Paul Shersty X
Jeff Kaplan, Alt X

JUNO BEACH

Brian Berlingo, Appt'd X

JUPITER

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

JUPITER ISLAND

Robert Brown A
Matthew Potsko, Alt A

LAKE CLARKE SHORES

Rogel Dominguez X

LANTANA

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

MANALAPAN

MCSO - LAW ENFORCEMENT

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

MCSO - Corrections

Samuel Haidy E
Edward Burke X

EXECUTIVE BOARD

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

MCSO - Civilians

Andrew Holsinger, Appt'd A

NORTH PALM BEACH

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

OCEAN RIDGE

Mario Galluscio X

PALM BEACH GARDENS

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

PALM SPRINGS

John Gee, Alt A
Kristopher Kubiak, Appt'd 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 E
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 X
Gary Chan, Appt'd A
Grant Henderson, Appt'd X
Angelo Labate, Appt'd X
Charles Bahruth, Appt'd X
Michael Sasson, Appt'd X
Matthew DeJoy, Appt'd X
Jackie Garrett, Appt'd E
Deneisha Leggett, Appt'd X
Jeff Taschner, Appt'd X
Jonathan Berger, Appt'd X
Aaron Silver, Appt'd X
James Benedict, Appt'd E
Steven Lipinski, Appt'd E
Joseph DeRogatis, Appt'd X
George Baldino, Appt'd X
Jason Johnson, Appt'd 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 A
Keith Viti, Appt'd X

PBSO - CORRECTIONS

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

PBSO - CIVILIANS

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

RIVIERA BEACH

Jeremy Summers E
Michael Brown X
Brian Jackson X
Javares Harvey, Alt X
Justin Borum, Appt't X
Kyle Christoffel, Appt't X

SCHOOL POLICE (PALM BEACH COUNTY)

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

SEWALL'S POINT

STUART

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

TEQUESTA

Raymond Korkowski X
Matt Muniz, Alt X

WEST PALM BEACH

Christopher Nebbeling X
Dennis Hardiman X
James Louis A
Michael Ferrera E
Charles Branch X
Ryan Patterson, Alt. X
John Rebholz, Alt. X
Demetrius Latham, Appt't X

MEET THE PBA'S OFFICERS OF THE MONTH!

January 2024

- DETECTIVE ARAMIS GRIGORIAN, BOYNTON BEACH POLICE DEPARTMENT
- DETECTIVE MICHAEL AUTIELLO, BOYNTON BEACH POLICE DEPARTMENT
- DETECTIVE DANIEL MONTOUTE-HOWARD, BOYNTON BEACH POLICE DEPARTMENT
- OFFICER KYNDRA STRONG, BOYNTON BEACH POLICE DEPARTMENT
- AGENT JAMES FORTWANGLER, PBSO
- AGENT STEPHANIE HOLST, PBSO
- AGENT TREVOR DAVIS, PBSO



In 2022, the Boynton Beach Police Narcotics Investigation Unit began investigating a known high-level drug trafficker, who was linked to many violent crimes and was suspected of supplying a large portion of the City's drugs. Through operation "Big Boi", they identified an expansive drug ring from Palm Beach to Broward County. With the assistance of Palm Beach County Sheriff Office's Narcotics Division and other state and federal partners, they executed eleven (11) simultaneous search warrants and arrested twenty-seven (27) drug traffickers.

The investigation resulted in the seizure of at least 44 pounds of cocaine and fentanyl, 20 firearms, 8 vehicles, \$100,000 in jewelry, and \$102,000. These law enforcement officers worked together and stopped a great deal of drug flow throughout south Florida.

MEET THE PBA'S OFFICERS OF THE MONTH!

February 2024

POLICE K-9 OFFICER DANIEL BUSSEK
POLICE OFFICER JAMES WRIGHT
POLICE OFFICER DANIEL PRUD'HOMME
POLICE OFFICER MARC BALLATORI
NORTH PALM BEACH POLICE DEPARTMENT



On the evening of September 26, 2023, at about 9:40 pm, North Palm Beach Police Officers Bussek, Wright, Prud'homme, and Ballatori were dispatched to a suspicious incident in progress, at which a suicidal male was stating that they would find his body in the backyard. Officers Bussek and Wright first made contact with the male in the backyard, and he was pointing a handgun at his chest. They established rapport with him and learned why he was threatening suicide. After an hour of discourse and de-escalation, Officers Wright and Ballatori relieved the initial two officers. They continued negotiations until just before 1:00 am, and the man eventually relinquished his gun and submitted to police custody. As described by Sgt. Ciezak, these officers demonstrated professionalism, dedication, and perseverance during a very tense and potentially deadly situation. They saved a life. Terrific job!

March 2024

DEPUTY SHERIFF DELVIN KYLES
DEPUTY SHERIFF CLIFF LAWRENCE
PALM BEACH COUNTY SHERIFF'S OFFICE



On November 28, 2023, Deputy Sheriffs Kyles and Lawrence responded to reports of a shooting. Upon arrival at the scene, they encountered a victim with two gunshot wounds to the leg, in immediate danger of hypovolemic shock. Without hesitation, they applied a tourniquet to control the bleeding and provided medical treatment until fire rescue arrived, which prevented a potentially fatal outcome. Their quick thinking and heroism prevented this victim's death.

MEET THE PBA'S OFFICERS OF THE MONTH!

April 2024

DETECTIVE DANIEL MONTOUTE-HOWARD

OFFICER JUAN CARLOS MONTOYA

BOYNTON BEACH POLICE DEPARTMENT



In March 2022, the Boynton Beach Police Department responded to a call regarding an infant in distress. After a few days in the hospital, the baby tragically passed away. An autopsy revealed the cause of death was fentanyl intoxication and the manner of death was homicide. Detective Montoya conducted a homicide investigation, finding fentanyl at the child's home and discovering that the parents were addicts who regularly used the drug. The baby was teething and ingested fentanyl while in the mother's care. The mother was arrested and charged with aggravated manslaughter of a child by culpable negligence.

After the mother's arrest, BBPD DEA Task Force Officer Detective Montoute-Howard began an undercover investigation, identifying the drug dealers responsible for selling the fentanyl that killed the child. After an 18-month investigation, he found the couple responsible for distributing the fentanyl, along with large quantities of other narcotics to people. In the course of their arrest, police discovered 14 firearms and narcotics.

May 2024

OFFICER KELSEY LOPEZ

WEST PALM BEACH POLICE DEPARTMENT



In March 2024, Officer Lopez was inside a Race Trac, when she was alerted to a male, Brandon McCray, opening and drinking small bottles of alcohol inside the store without purchasing them. McCray also walked behind the register and stole several packs of cigarettes. Officer Lopez followed McCray outside, but when she attempted to detain him, he began throwing punches at her. Officer Lopez fired several taser darts at him, but they had no effect.

When Officer Lopez attempted to create distance between her and the suspect, she fell, at which point McCray mounted her and began beating her head. Fearing for her life, Officer Lopez fired one unsuccessful shot at McCray, and they then struggled over her weapon. Knowing the possibility that he may overpower her and feeling that she was losing consciousness, Officer Lopez ejected the magazine from her firearm as the subject ripped the gun from her hands. McCray walked away with Officer Lopez's weapon, turning back and pointing it at her. Officer Lopez immediately put out a description of McCray, and he was quickly apprehended by other officers.

MEET THE PBA'S OFFICERS OF THE MONTH!

June 2024

DEPUTY CHRISTOPHER O'LEARY
DEPUTY DAVID RUTHERFORD
DEPUTY DUSTIN ROBINSON
PALM BEACH COUNTY SHERIFF'S OFFICE

Rutherford, were on patrol in a PBSO vessel near Peanut Island when O'Leary spotted an offshore vessel headed directly towards the Singer Island inlet. The vessel was travelling in a concerning manner, and its six (6) male occupants docked the boat at Phil Foster Park. Four (4) of them headed immediately to a SUV that was waiting for them. The males nervously looked around and rushed to the car. Simultaneously, a truck backed into the boat ramp and recovered the vessel, and the two (2) remaining males got into the back of the truck. The two vehicles left, following each other. D/S O'Leary noticed the front hatch of the vessel lift slightly, but no one exited, as the truck left. Based on the totality of the circumstances, D/S O'Leary requested road patrol to stop the vehicles, at which point D/S Robinson conducted the traffic stops (although the SUV first avoided the stop). Two white males were able to exit the SUV prior to its stop and were not located.



Deputies O'Leary and Rutherford disembarked their vessel and responded to the stop. The investigation revealed the suspects' stories of fishing did not make sense. The deputies eventually discovered two (2) adult females and four (4) children still inside the vessel's cabin, and two (2) of the identified males were from Ireland. These people were migrants smuggled into the U.S. by the other Bahamian males. The deputies also located two (2) kilos of cocaine and loaded firearms. Agents of Homeland Security and Border Patrol arrived, assisting in the arrests related to human smuggling and armed trafficking.

Deputies O'Leary, Rutherford, and Robinson are commended for their quick thinking, attentiveness, and grit. They saved lives, prevented drugs from entering our streets, and protected the border.

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In the complex landscape of financial advisory services, the decision to entrust someone with your financial future requires a thorough understanding of the various advisor types, their responsibilities, and the tools available for evaluating their credibility. This article aims to demystify these elements to empower you in making informed choices.

Types of Investment Management Firms (Companies)

Broker-Dealers: These professionals facilitate the buying and selling of securities on behalf of clients, typically earning commissions on transactions. While they provide valuable transactional services, their compensation structure may create potential conflicts of interest if it incentivizes them to prioritize or “sell” you certain products or strategies over others.

Registered Investment Advisors (RIAs): RIAs offer comprehensive financial advice and manage investment portfolios on behalf of clients. RIAs are held to a fiduciary standard under the Investment Advisers Act of 1940. This legal obligation mandates that they always act in their clients' best interests, placing client welfare ahead of their own profits or the interests of their firms.

Hybrid: Hybrid firms offer services either through their related broker-dealer or through their RIA. Make sure you know which one you're hiring!

Types of Advisors (Individuals)

Differences between Investment Advisor Representatives (IARs) and Registered Representatives

Registered Representative: A Registered Representative (RR) works for a broker-dealer firm and is licensed to buy and sell securities on behalf of clients. Key points about Registered Representatives include:

1. Suitability Standard: Registered Representatives are required to recommend investments that are suitable for their clients based on factors such as risk tolerance, investment objectives, and financial situation. This suitability standard is less stringent than the fiduciary duty imposed on RIAs and IARs.

2. Regulation: Registered Representatives are regulated by the Financial Industry Regulatory Authority (FINRA) and must pass qualifying exams, such as the Series 6 or Series 7, to obtain their licenses. They must also adhere to FINRA rules and regulations, which include suitability requirements and standards of conduct.

3. Compensation: Registered Representatives often earn commissions on transactions they execute for clients. This compensation structure may create potential conflicts of interest if it incentivizes the representative to prioritize transactions that generate higher commissions rather than those that are in the client's best interest.

Investment Advisor Representative (IAR): An IAR is an individual who works for a Registered Investment Advisor (RIA) and is involved in providing investment advice or managing client investment portfolios. Key points about IARs include:

1. Fiduciary Duty: IARs, along with the RIA they represent, are fiduciaries. This means they are legally obligated to act in the best interests of their clients, providing advice that is impartial and based on the client's needs and goals.

2. Regulation: IARs must register with either the Securities and Exchange Commission (SEC) or state securities regulators, depending on the amount of assets they manage and other factors. This registration ensures they comply with regulatory standards and undergo periodic examinations to maintain compliance. They usually hold a Series 65 license.

3. Compensation: Typically, IARs are compensated through fees charged to clients, often based on a percentage of assets under management. This fee structure aligns their interests with those of their clients, as their compensation does not depend on selling specific products or transactions.

Understanding the Alphabets Behind Advisor Names

Financial advisor designations signify specialized knowledge and expertise in various aspects of financial planning, investment management, and client service. Here are the four financial advisor designations AWP's team has along with descriptions of their focus areas:

1. Certified Financial Planner (CFP®) - Focus: Comprehensive Financial Planning

The Certified Financial Planner (CFP®) designation is one of the most recognized and rigorous certifications for financial planning professionals. CFPs are trained in various areas of personal finance, including retirement planning, tax planning, estate planning, insurance planning, and investment management. They must complete extensive education, pass a comprehensive exam, and fulfill experience requirements. CFPs adhere to ethical standards and a fiduciary duty to act in their clients' best interests.

2. Chartered Financial Analyst (CFA) - Focus:

Investment Management and Analysis

The Chartered Financial Analyst (CFA) designation is geared towards professionals specializing in investment management and analysis. CFAs are experts in portfolio management, asset allocation, securities analysis, and risk management. To earn the CFA designation, candidates must pass three levels of exams covering topics such as ethics, quantitative methods, economics, financial reporting and analysis, corporate finance, equity investments, fixed income, derivatives, alternative investments, portfolio management, and wealth planning. CFAs adhere to a strict code of ethics and professional conduct.

3. Accredited Asset Management Specialist (AAMS) -

Focus: Asset Management

The Accredited Asset Management Specialist (AAMS) designation is tailored for professionals specializing in asset management and investment advisory services. AAMS holders are trained in areas such as investment strategies, asset allocation, risk management, and portfolio construction. To earn the AAMS designation, advisors must complete coursework covering these topics, pass an exam, and adhere to a code of ethics. AAMS professionals are equipped to help clients effectively manage and grow their investment portfolios while aligning with their financial goals and risk tolerance.

4. Accredited Estate Planner (AEP) - Focus: Estate Planning

The Accredited Estate Planner (AEP) designation is designed for advisors specializing in estate planning strategies and techniques. AEP holders are knowledgeable in areas such as wills, trusts, probate, tax implications of estate planning, charitable giving, and wealth transfer strategies. To earn the AEP designation, advisors must demonstrate expertise through coursework, pass an exam, and have significant experience in estate planning. AEP professionals work closely with clients to develop comprehensive estate plans that minimize taxes, protect assets, and ensure the orderly transfer of wealth according to their wishes.

Advisor Expertise

In addition to selecting the right type of advisor (many people these days prefer one held to a fiduciary standard), it's important to make sure that your advisor:

1. Has expertise in your specific area of planning or

example: Public Employees, Law Enforcement, Florida Retirement System, etc.)

2. Has the appropriate experience in the areas you want help with. For example consider what expertise you need - managing your investments, maximizing your pension and making the right pension option selection, minimizing your taxes, helping with social security claiming/timing strategies, managing cash flow or eliminating debt, cost-effectively and tax-efficiently transferring your estate to your heirs, health or life insurance related decisions or more.

3. Has the right team behind them. Speaking from experience of more than a decade of personally working with PBA members and the law enforcement community and building a practice of nearly 350 law enforcement households, you simply can't do it all on your own as a solo advisor. While you may be the primary "customer service" point of contact for your clients, there are simply not enough hours in the day to do it right without a team behind you. For example:

- i. Your Advisor can't be in client meetings all day and still answering their calls and service questions.
- ii. Your Advisor can't be answering their service questions and in meetings, while monitoring and managing their investments and placing trades as needed.
- iii. Your Advisor can't identify and adequately research the appropriate investment vehicles and portfolio construction for your clients.
- iv. You and your Advisor need someone to be there as a successor for your relationship god forbid something happens to your health or otherwise.

The Role of Compliance Supervisory Programs

Registered Investment Advisory Firms and Broker Dealers are required by the SEC and FINRA respectively to establish and maintain compliance programs for oversight of their respective employees (be it IAR's or registered representatives). This is for the benefit of the investing public. These firms have the duty to make sure their firms adhere to compliance standards that they establish and are guided by federal regulators. They also have the duty and responsibility to enforce those regulations on their employees and to report to regulatory authorities any issues they identify.

Do Your Homework

In addition to asking the right questions and verifying the information above, it's important to do regulatory due diligence on any firm you select as well as any advisor you choose to hire. Two sites that are great that are setup to help protect and inform the investing public are:

- FINRA BrokerCheck - <http://www.brokercheck.org>
- Investment Adviser Public Disclosure (IAPD) Database - <http://adviserinfo.sec.gov>

These sites will give you an advisor's background, employment history and whether they have any regulatory complaints or disclosures.

Schedule a Review

For personalized guidance or further inquiries, our team of experienced professionals that has over a decade long experience working with the PBA and law enforcement (and a relationship with the PBA dating back nearly 25 years) is dedicated to assisting you. Contact us today to embark on your financial journey with confidence and clarity, knowing you have a capable partner by your side. Your team. It's not you. It's we.

Don't miss out on this fantastic opportunity; simply scan the QR Code.



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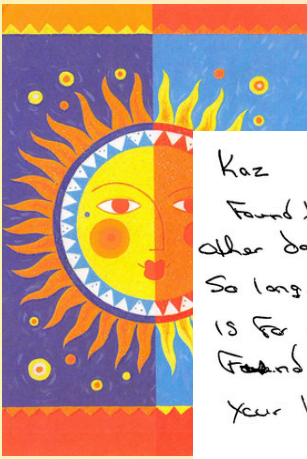
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Kaz
 Found this envelope the other day. Sorry it took so long. The other \$100 is for the Joanne Carter Fund. So sorry for your loss.
 Chris Dacker

Dear Mr. Kazanjian,
 Thank you so much for such a generous scholarship! I'm extremely appreciative and it will go to good use.
 Sincerely,
 Olivia Gaveau

THANK YOU • THANK YOU • THANK YOU

June 18, 2024

Dear PBC PBA Executive Board and Staff,

I am writing to express my sincere gratitude to all of you for choosing me as a recipient of the PBA Charity Fund Scholarship. I just finished my freshman year at Stetson University, and it was a good challenge academically, personally, and athletically. In addition to my rigorous academic schedule I am a division one student athlete on the Stetson Men's Soccer team. Balancing both schedules makes it difficult to find time to fit in steady employment. I am currently a double major in Environmental Science and Biology and part of the honors program. I would like an opportunity to play soccer on a professional level, however I plan to first and foremost finish my educational studies.

This scholarship helps relieve me of financial stress and assists me in achieving my academic goals. I am deeply appreciative of your support and all the good that your organization does for students like me and the community. I have a deep faith and I pray God's blessings over all the members of PBC PBA and your families.

Thank you again for your very important financial assistance.

Blessings,

William "Andrew" Mills, III

William A. Mills III



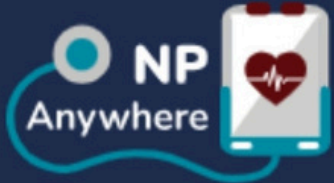
Dear Police Benevolent Association,
 I want to thank you for awarding me with the Kaitlin A. Kazanjian Memorial Scholarship. Your generosity makes it easier to attend an amazing college where I can pursue my dream career in the sports industry. I truly admire PBA's dedication to

protecting and serving those who protect and serve our community. This scholarship program is a great representation of that, while also memorializing the life of a young girl. I want to reiterate my sincere gratitude for this award and for your time.

Sincerely,
Delany Foster

Thank you

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Catherine Kelly APRN-BC Stacy Sweeney APRN-C



John Kazanjian
President
Palm Beach & FL PBA

“Injured Response Pharmacy takes care of our PBA members.”

At the PBA, taking care of our members is our highest priority! As first responders, we are often more concerned with taking care of others than we are with ourselves. I, personally, had a health scare that required surgery, and luckily, I'm doing well. The best part is that it was fully covered by workers' comp with benefits provided under the Heart and Lung Bill. Navigating a workers' comp claim can be difficult, which is why I want to introduce you to Injured Response Pharmacy (IRP). They can help you navigate any workers comp claim such as a physical injury, Heart and Lung, PTSD, or Cancer, and deliver your meds directly to your home or office, and it's all free. I use their service and never have to worry about getting my meds on time. Also, everyone has direct access to Alberto Gil, the CEO of IRP and a long-time supporter of the PBA across the state. You'll never receive a bill from Injured Response Pharmacy. Don't use your health insurance for something that should be covered for you 100% for the rest of your life! If you have high blood pressure, heart disease, or an existing claim that you are receiving medications for, contact IRP today.



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Palm Beach and FL PBA



In Memory of



Stephen Roberts

Steve was well known for always having a sense of humor, and he was a reliable voice of reason that anyone could confide in. He enjoyed reading, hiking, kayaking, spending time at the beach, and being with his family. Steve is survived by his wife, mother, brothers Randall, Mark, Donny, and Sam, his sisters Cathy and Amy, two daughters, and his two grandchildren.



James Burdon Riggle

James Burdon Riggle, 77, husband of 42 years to Christine Pizon Riggle, of Lawrenceburg, passed away Monday, July 29, 2024 at his residence.

He was born in West Palm Beach, FL to the late Ralph Gordon and Madelyn Bullock Riggle. He was a US Navy Veteran during the Vietnam War; member at New Liberty Christian Church; 1964 graduate of Palm Beach High School; and a retired police officer after 30 years of service at West Palm Beach Police. In his spare time, James enjoyed making Indian artifacts such as masks, tomahawks, and bead work



The PBA extends its sincere condolences for the loss of Deputy Chad Michael Easterday and is committed to providing support to his family.



Congratulations Retirees

Congratulations on your retirement after a long and distinguished career in law enforcement. Your service and commitment to keeping our communities safe are truly appreciated.

Morris Annese 5/1/2024
Jason Villiers 5/13/2024
James Oconnor 6/30/2024

Steven Tenore 7/1/2024
Juan Montoya 7/2/2024

Upcoming events

- September 19th Quarter Auction.
- October TBD - Florida Leaderships Conference.
- October 12th - Fall Festival - Family Fun - PBA Hall.

Please stay updated on our social media channels as there may be changes and new events unfolding.

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We unite for important purposes.



We appreciate your support, and please don't forget there are many ways to help!

Enjoy New Movies & Support Police Benevolent Association Charity Fund, Inc. this Weekend at Regal Cinemas! Don't miss out on this awesome way you can support the PBA starting on July 18 - August 18 it's easy - simply click on the link to buy your tickets, and a percentage of the sales will be donated to the PBA fundraising.
#PBCPBA #PBAFundraising



Regal Movie Ticket Bundles to Support

Police Benevolent Association Charity Fund, Inc.



25% Donated Back



August 18



<https://grouprai.se/regalcinemas43409s>

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PBA PICKLEBALL
 EXTRAVAGANZA



2nd Place winners



1st Place winners



3rd Place winners



A big thank you to all who came to show their support, with a special shoutout to **DIADEM** for its assistance.



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Richard Tschernia

SVP of Affinity Lending
NMLS46504

40+ years in the business!



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 | NMLS1681501 | 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.