

CODE THREE

fall edition

Feeling thankful



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FAMILY—OUR PBA FAMILY.





Engaging the streets for our candidates!

INSIDE

Discover our new Bradshaw's Corner!

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CODE THREE

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A Note from Kaz

Let's see, where did we leave off at the last issue? I believe we were just pre-primary election and in the middle of many charity events.

With the primaries behind us, we must now work even harder to get our candidates elected and seated in office! These candidates have been vetted by the PBA to have your best interests in mind. The most important race to the Palm Beach County PBA is the Sheriff. Incumbent Ric Bradshaw is being challenged by an unknown. We've seen over the last 20 years how our salary and benefits have increased at the Palm Beach County Sheriff's Office to be the number one Sheriff's Office in the State of Florida, if not the country. Don't forget, GET OUT AND VOTE RIC BRADSHAW FOR SHERIFF OF PALM BEACH COUNTY.

Now since, that we have also had our annual Florida PBA Leadership Conference (between hurricanes) in Naples and our quarterly Florida PBA Board meeting. The Board meeting for the state was well attended and as always your leaders (throughout the state) are there for you. In addition, I had the honor and pleasure of opening the event for our members and representatives around the state. If you follow my or the PBA's social media pages, you should have made note of a particular case involving the Crestview Police Department and 3 of our very own members being indicted for Manslaughter --- for doing their jobs! We sat in that room (full of members and leaders), and some wept as they watched the videos and heard the story. From loss of job, home, friends, family, the one thing the officers continued to say was thank God they had the PBA behind them because they wouldn't have held on this long without the help of the PBA. We don't stop when it gets tough, we push that much harder.

From my social media:

The Officers were indicted in 2022 for manslaughter while attempting to affect an arrest on a suspect who committed battery on a LEO and Resisting Arrest. We were lucky to have PBA Attorney Stephen Webster in attendance who presented the case, BWC videos, toxicology report and statements from all involved. The case was clear and cut that these officers shouldn't have been charged. Okaloosa County State Attorney Ginger Bowden Madden charged these officers and has continued to drag her feet in moving forward. Presented with the defense's case, and expert Medical Examiner's report, the suspect died of a clear overdose having, cocaine, ecstasy, methamphetamines, bath salts and amphetamines in his system.

These officers and their families have lost so much personally and professionally. Crestview PD and the PBA fully back and stand shoulder to shoulder with these Officer during this injustice.

[Corrections for minor typos made from original post]

Not to be held back, we cranked up a few more events, including an evening in reflection for 9/11 Heroes and a fundraiser to help one of our officers from Palm Springs with unbelievable hurdles with his newborn son, (raising over \$5,000 in one night for the family). After that, a light-hearted evening Quarter Auction held at the PBA Hall. I'm told that was a great, fun event and will be repeated again soon. We were gearing up for a Fall Festival family fun event, also right here at the PBA Hall, when #Milton came through and said, not this weekend. The event has been rescheduled, and we hope to see you there Saturday, November 23rd.

On Tuesday, October 15th, I was able to travel to Tampa to meet with Governor DeSantis regarding disaster relief. The Governor donated \$100,000 to the Florida PBA Heart Fund to help members who suffered from the recent hurricanes.

Lastly, I want to recognize all those out there who stepped up to help during the storms and tornadoes that tore through the state. Together we are stronger!

Be safe and stay strong!

Palm Beach County and
Florida PBA President

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Andrew Porcelli
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James Holloran
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Robert Boschen
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Ocean Ridge

Mario Galluscio

Palm Springs

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Walter Robinson
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Carlos Ugalde, Appt'd Alt.
Nathaniel Krause, Appt'd
Cesar Tejada, Appt'd
William Gale, Appt'd
Billy Gray, Appt'd
John Kazanjian, II, Appt'd
Jeremy Campbell, Appt'd
Austin Parent, Appt'd
Brennen Lewis, Appt'd
Tamika Payne, Appt'd
Christopher Padgett, Appt'd
James Harding, Appt'd
Richard Anderson, Appt'd
Gary Chan, Appt'd
Luciano "Angelo" Labate, Appt'd
Charles Bahruth, Appt'd
Michael Sasson, Appt'd
Matthew DeJoy, Appt'd
Jackie Garrett, Appt'd
Jeff Taschner, Appt'd
Jonathan Berger, Appt'd
Aaron Silver, Appt'd
James Benedict, Appt'd
Steven Lipinski, Appt'd
Joseph DeRogatis, Appt'd
George Baldino, Appt'd
Jason Johnson, Appt'd
Glenn Palmer, Appt'd
Shawn Del Homme, Appt'd
Ruben Cruz, Appt'd
Bill Feaman, Appt'd
Keith Viti, Appt'd
Alex Nunes, Appt'd

PBSO - Corrections

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

PBSO - Civilians

Ray Griffith
Mariam Glisson
Kristen Kazanjian Lassinger
Tequesta McKinney-James
Heriberto "Eddie" Aviles
Sharon King, Alt
Tanya Fresneda, Appt'd, Alt
Nicole Pure, Appt'd
Stephanie King Appt'd
Nichol Fields, Appt'd
Marty Hopper, Appt'd
Kayai Graham, Appt'd

Riviera Beach

Michael Brown
Brian Jackson
Javares Harvey, Alt
Justin Borum, Appt't Alt
Melvin Menard

School Police (Palm Beach County)

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

Sewall's Point

Stuart

John "Billy" Martin Jr. , Appt'd
Christopher Heitfeld, , Appt'd, Alt.

Tequesta

Raymond Korkowski
Matt Muniz, Alt

West Palm Beach

Christopher Nebbeling
Dennis Hardiman
James Louis
Michael Ferrera
Charles Branch
Ryan Patterson, Alt.
John Rebholz, Alt.
Demetrius Latham, Appt'd

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:

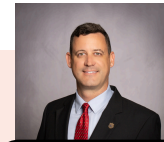
It is my understanding that this report is made for administrative, internal police department purposes only. This report is made by me after being ordered to do so by lawful supervisory officers. I have not been permitted a reasonable amount of time to confer with a PBA representative or attorney. It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



Brennan Keeler
PBCPBA Attorney

Victim Anonymity Applies to No One Under Marsy's Law

As many of you recall, the PBA was embroiled in litigation against both the City of Tallahassee and the media over the release of officers' names stemming from incidents where officers were the victims of crimes. Florida's Supreme Court granted review of *Fla. Police Benevolent Ass'n, Inc. v. City of Tallahassee*, 314 So. 3d 796 (Fla. 1st DCA 2021). In *City of Tallahassee*, the First District Court of Appeals reversed the trial court's order directing the City of Tallahassee to disclose public records that would reveal the identities of two of its officers that were involved in a shooting. The trial court determined that the officers' names were not entitled to confidential treatment under article I, section 16(b)(5) of Florida's Constitution (commonly known as "Marsy's Law"). That subsection grants crime victims certain rights to confidentiality, including:

The right to prevent the disclosure of information or records that could be used to locate or harass the victim or the victim's family, or which could disclose confidential or privileged information of the victim. *Id.* at 804.

Importantly, the First District Court of Appeal disagreed with the trial court's conclusion and found that police officers are contemplated by the term "victim" under Marsy's Law. With this holding, "[the] names and identities of two city police officers, who fatally shot suspects threatening them with deadly force, were protected from disclosure to the media by the victim confidentiality provision of the Florida Constitution; in light of multiple online search resources available to seek out information about individuals when the person's name is known, the officers' names were information that could be used to locate or harass them or their families." *Id.*

On November 30, 2023, the Florida Supreme Court overturned the First District's ruling, holding that "Marsy's Law does not guarantee to a victim the categorical right to withhold his or her name from disclosure." *City of Tallahassee v. Fla. Police Benevolent Assn, Inc.*, 375 So. 3d 178, 183 (Fla. 2023). The Court further opined, "In their ordinary and plain usage, the relevant words of our Constitution, 'information or records that could be used to locate or harass the victim or the victim's family, or which could disclose confidential or privileged information of the victim,' art. I, § 16(b)(5), Fla. Const., do not encompass the victim's identity." *Id.*

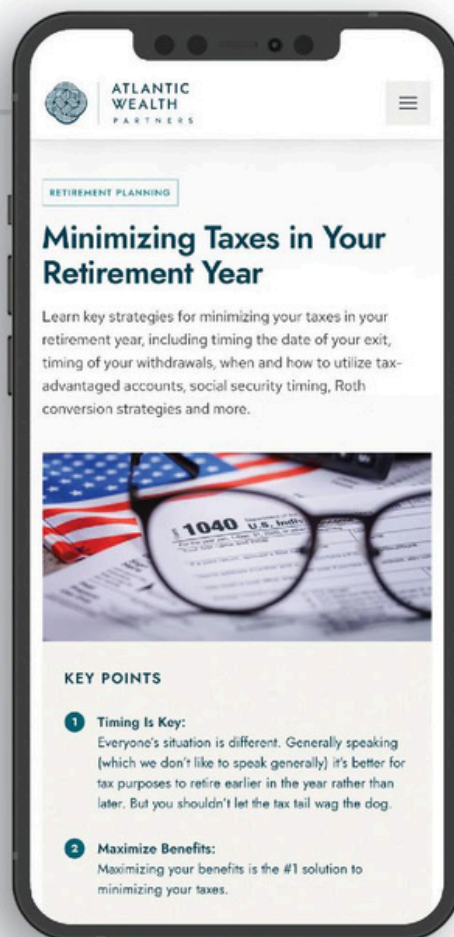
The Court then compared this against other constitutional provisions which expressly provided for the non-disclosure of a person's identity. The ruling was not only a blow to law enforcement, but to all Floridians, as Marsy's Law victim anonymity under the Florida Constitution was struck down for everyone. The right for victims (including law enforcement officers) to remain anonymous needs to be addressed by the Florida Legislature. In short, we need new or amended law.

DEFINE YOUR HORIZON

Free Retirement Planning Resources for Florida First Responders

Foundational guidance, tips, and tools. Designed by AWP's retirement & financial planning professionals.

Get access to free retirement program guides, actionable tips, goal-based resources, and more – all developed by a team dedicated to helping Florida First Responders retire well.



"Our team set out to build a platform that could provide 24/7, easy access to tools and knowledge to help our first responder community navigate their financial futures on their own terms. We're excited to share it with you and look forward to adding even more engaging formats soon."



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GIVING THANKS AMID HURRICANES AND TORNADOES

BY: ANGELA TWOMEY

As we all sit and reflect on the past few weeks, we must remind ourselves to be thankful amid all the destruction that is all around us.

In the face of devastating hurricanes and tornadoes, it can be challenging to find moments of light amidst the darkness. However, it is precisely during these times of crisis that the power of gratitude shines most brightly.

Natural disasters like hurricanes and tornadoes can leave us feeling overwhelmed and powerless. However, in the midst of chaos and destruction, cultivating a spirit of gratitude can be a powerful tool for navigating these challenging times. Gratitude is like a ray of sunlight breaking through dark storm clouds – it provides hope, perspective, and resilience when everything feels bleak. In the face of natural disasters, expressing gratitude can help us find moments of peace, strength, and connection with others.

During times of crisis, the transformative power of gratitude becomes even more evident. It not only shifts our mindset but also has profound psychological benefits that can help us weather the storm with grace.

UNDERSTANDING THE PSYCHOLOGICAL BENEFITS OF GRATITUDE

Gratitude is like a superhero cape for our mental health. Research shows that practicing gratitude can improve our overall well-being, reduce stress, and enhance our ability to cope with adversity. In times of crisis, focusing on the things we are thankful for can be a game-changer.

When life throws us curveballs like hurricanes and tornadoes, cultivating gratitude acts as a shield for our emotional well-being. It helps us bounce back from setbacks, stay grounded in the present moment, and find strength in the face of uncertainty. In essence, gratitude becomes our anchor in the storm.

FINDING SILVER LININGS AMIDST THE STORMS

In the midst of destruction, there are still moments of beauty and grace waiting to be noticed. By shifting our perspective and embracing gratitude, we can find silver linings even in the darkest of clouds.

Natural disasters may bring immense challenges, but they also present opportunities for growth and transformation. By reframing our mindset and focusing on what we can learn from adversity, we can discover hidden blessings that emerge amidst the chaos.

FINDING MOMENTS OF GRACE AND BEAUTY IN THE MIDST OF CHAOS

Amidst the wreckage left by hurricanes and tornadoes, there are stories of resilience, kindness, and unity that shine brightly. These moments of grace and beauty remind us of the human spirit's capacity for strength and compassion, showing us that even in the darkest times, light can still find its way in.

In the face of natural disasters, tales of gratitude and resilience emerge as testaments to the human spirit's unwavering strength. These stories serve as beacons of hope and inspiration, showing us the remarkable power of thankfulness in rebuilding communities and lives.

From neighbors helping neighbors to strangers lending a hand, stories of gratitude abound in the aftermath of natural disasters. These narratives of resilience and thankfulness remind us that even in the most challenging times, kindness and gratitude can prevail.

HOW THANKFULNESS CAN FUEL RECOVERY AND REBUILDING EFFORTS

When communities come together with gratitude in their hearts, incredible things happen. Thankfulness becomes a driving force for recovery and rebuilding efforts, uniting people in a shared sense of purpose and determination. In these moments, we see the true power of gratitude in action, turning devastation into hope and renewal.

In times of crisis, communities come together like a potluck dinner at grandma's house – everyone chips in what they can, and the result is a comforting feast of support and solidarity. Amidst hurricanes and tornadoes, people find strength in each other, sharing gratitude for the small blessings that shine even in the darkest storms. When faced with adversity, a united community is a force to be reckoned with.

EXPRESSING APPRECIATION FOR FIRST RESPONDERS AND VOLUNTEERS

First responders and volunteers are the unsung heroes in the symphony of disaster relief efforts. They rush in where others fear to tread, showing unwavering dedication and courage. Whether it is police officers maintaining order, firefighters battling blazes or volunteers distributing supplies, their selfless actions deserve a standing ovation. Let's raise a toast to these everyday superheroes who embody the spirit of giving thanks through their noble deeds.

When life throws hurricanes and tornadoes your way, it's easy to feel like you're caught in a whirlwind of chaos. But within the wreckage, there lies an opportunity to cultivate a grateful heart. Simple practices like counting your blessings, focusing on the present moment, and reaching out to others can help anchor you in a sea of uncertainty, guiding you towards a harbor of gratitude.

Gratitude is like a muscle – the more you exercise it, the stronger it becomes. In the face of adversity, embracing a mindset of thankfulness can be a powerful catalyst for personal growth. It shifts your perspective from what you lack to what you have, from despair to hope. By nurturing a spirit of gratitude, you not only weather the storm, but also emerge from it stronger and more resilient than before.

In the eye of a hurricane or the aftermath of a tornado, practicing mindfulness can be a beacon of light in the darkness. By being fully present in the moment, acknowledging your emotions without judgment, and focusing on the silver linings among the clouds, you can cultivate a sense of gratitude that transcends the storm's turbulence. Remember, gratitude doesn't need perfect conditions to flourish – it thrives even in the roughest seas.

EMBRACING GRATITUDE AS A SOURCE OF STRENGTH

When the world feels like it's been turned upside down, gratitude stands as a beacon of hope and strength. It's not about denying the challenges or pretending everything is fine – it's about acknowledging the storm and finding the rainbow that follows. By embracing gratitude in times of adversity, we tap into a wellspring of resilience, compassion, and inner fortitude that helps us weather any tempest that comes our way. So, let's raise our glasses – or our umbrellas – to the power of gratitude in the stormy seas of life! As we navigate through the wreckage left by the hurricanes and tornadoes, let us remember the transformative power of gratitude. In expressing thanks for the moments of kindness, the acts of heroism, and the spirit of resilience that emerge in the wake of disaster, we not only honor the human spirit, but also pave the way for healing and renewal. May we continue to embrace gratitude as a beacon of light in the darkest of times, guiding us towards a future filled with hope, compassion, and strength.

Our hope is that all that have been affected by the storms have found solace in the small things that survived, including themselves, as things can be replaced. Our communities are strong to come together during times like this, and we are ever thankful for our members – those deputies/officers maintaining the peace amongst the chaos.

Be safe out there.



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Katie Mendoza
PBCPBA Attorney

What is CJSTC?

As many of you likely are aware, “CJSTC” is an acronym for the “Criminal Justice Standards and Training Commission.” Under section 943.11, Florida Statutes, different members of the Florida community are appointed as members of the 19-person commission, which operates under FDLE and is composed of the Attorney General or his/her designee, sheriffs, chiefs of police, and law enforcement and correctional officers with certain years of experience. This commission is established to create uniform minimum standards for law enforcement, correctional, and correctional probation officers, to conduct studies of market standards, and to review and administer reasonable discipline for officers in violation of Florida Statutes or Commission standards, amongst other duties. Just as a Florida attorney who is the subject of an investigation or who is accused of allegations of misconduct may have to answer to the Florida Bar, an officer subject to allegations of misconduct may potentially need to answer to the CJSTC panel.

Officers often wonder when they may receive notice to appear before CJSTC. Not every closed internal affairs case will lead to a notice to appear before CJSTC. However, cases which may implicate moral character violations (such as dishonesty) or cases connected to an arrest (such as driving under the influence) often lead to the need to appear before CJSTC, which should consider any mitigating factors, comparable cases, and any discipline already issued by the employing agency. The PBA represents its members before CJSTC, and we can help you navigate the process and potentially reach a settlement based on your particular circumstances. As always, if you have any questions, please don’t hesitate to reach out.



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ESTATE PLANNING: HOW BLUE LINE LAW FIRM AND THE PBA HELP FIRST RESPONDERS PROTECT THEIR FAMILIES



Kevin Drummond

As a first responder, your dedication to serving and protecting your community often comes with unique challenges and uncertainties. But while you focus on safeguarding others, it's crucial to take steps that protect your own family's future. Estate planning provides that vital peace of mind, ensuring that your assets and loved ones are secure, no matter what tomorrow may bring. That's why the PBC Police Benevolent Association (PBA) has teamed up with Blue Line Law Firm, offering essential estate planning services that are specifically designed for first responders.

What is Estate Planning?

Estate planning involves organizing your financial affairs and making key decisions to ensure your wishes are respected—both after your passing and during your lifetime if you become incapacitated. With a well-thought-out plan, your assets—such as your home, savings, and investments—are protected, and your family is prepared for any future events. Some of the core components of estate planning include:

- **Wills:** These legal documents specify who will inherit your assets and who will act as guardians for your minor children.
- **Trusts:** Trusts allow you to transfer assets to a trustee, who manages them for your beneficiaries, offering more control over how and when your assets are distributed.
- **Healthcare Directives & Power of Attorney:** These documents appoint someone to make healthcare or financial decisions on your behalf should you become unable to do so.
- **Beneficiary Designations:** This ensures your life insurance, retirement accounts, and other benefits are transferred to the right individuals without delay.

• Why Estate Planning is Essential for First Responders

As a first responder, you're constantly exposed to unpredictable situations. Estate planning is especially important for you because it provides:

- **Financial Security for Your Family:** With a detailed estate plan, your family can receive the financial support they need without the burden of legal complications. Your assets are transferred efficiently, helping your loved ones avoid delays during what could be a difficult time.
- **Avoidance of Probate:** Probate is a legal process that can be lengthy, expensive, and stressful. A comprehensive estate plan allows your family to bypass this process, ensuring they receive their inheritance swiftly and with minimal hassle.
- **Control Over Your Legacy:** Estate planning empowers you to make decisions about how and when your assets are distributed. Whether it's funding your children's education, supporting loved ones with special needs, or making charitable donations, you can define the legacy you want to leave.
- **Peace of Mind:** Knowing that your family is protected, and that your wishes will be honored, lets you focus on your duties with less concern about the future.

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



How Blue Line Law Firm and the PBA Can Assist You?

Through its partnership with Blue Line Law Firm, the Florida PBA offers its members a streamlined approach to estate planning. Blue Line's legal experts are familiar with the unique challenges that first responders face, ensuring you receive guidance that is tailored to your situation. Here's how they can help:

- **Comprehensive Legal Guidance:** From drafting a simple will to setting up a complex trust, Blue Line Law Firm's attorneys walk you through every step of the process, explaining your options in clear and relatable terms.
- **Personalized Plans for Every Family:** No two families are alike, and neither are their estate planning needs. Blue Line Law Firm will customize a plan that reflects your family's dynamics, your financial situation, and your personal goals, ensuring your plan is as unique as you are.
- **Exclusive Benefits for PBA Members:** As a PBA member, you gain access to free or discounted estate planning services, making it easier and more affordable to protect your family's future.

Ready to Get Started with Your Estate Plan?

Taking that first step toward estate planning is easier than you might think. Here's how to get started:

1. **Contact the PBA:** Reach out to the Florida PBA to connect with an estate planning attorney at Blue Line Law Firm.
2. **Prepare Important Information:** Start by gathering a list of your assets—home, bank accounts, investments, and other valuables. You'll also want to consider your specific wishes for how these assets should be managed or distributed.
3. **Schedule a Consultation:** Meet with a Blue Line Law Firm attorney to discuss your goals and begin drafting the essential documents—wills, trusts, healthcare directives, and more.
4. **Review and Update:** As your life changes—through marriage, the birth of a child, or a career shift—so should your estate plan. Regularly review and update your plan to ensure it remains aligned with your wishes.

Take Control of Your Family's Future Today

Estate planning is an essential part of ensuring that your family is protected, and your wishes are fulfilled. With the support of Blue Line Law Firm and the Florida PBA, first responders like you can access the resources and expertise needed to secure your loved ones' future.

Start planning today: Call 1-888-611-9511 or visit tblf.com for more information on how to begin your estate planning journey.

BLUE LINE

LAW FIRM

Kevin Drummond, Esq.
Managing Partner



Our Services:

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✓ Wills & Trusts	✓ Personal Injury
✓ Probate	✓ Criminal Defense



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BRADSHAW'S CORNER

Why do we love Ric Bradshaw? Here's some reasons:



It was an incredible day with some truly brave kids at the event hosted by @Macys. It's always a privilege to meet young people who inspire us with their courage and determination. Our therapy dogs brought a lot of smiles, and it was an honor to make these amazing kids honorary deputy sheriffs! 🐕👮

I'm proud of the work we do at PBSO to support our community. Under my leadership, we've donated over \$14 million to charities and children's programs, ensuring we make a real difference in the lives of those who need it most.

Together, we're helping to build brighter futures for these kids and our community. ❤️

For those who continuously praise our community policing efforts, thank you. This is how we serve Palm Beach County every single day. I know my deputies, and I know what they're capable of—they always have my full support. Community policing is the preventive approach to law enforcement that no one talks about. [#SheriffRicBradshaw](#)

Thank you to the incredible Hispanic community of Palm Beach County for your unwavering support. Your trust and partnership mean the world to me, and I am especially grateful to the pastors and clergy who have always stood by my side. Your dedication to our community's safety and well-being is truly inspiring. Together, we are making a difference for the future of Palm Beach County.

As Sheriff, I testified before the Senate Judiciary Committee on School Safety, drawing from my years of experience tackling this issue head-on. In 2024 alone, the U.S. has seen more than 50 school shootings—a heartbreaking trend. Prevention and intervention, not just arrests, are how we keep our children safe, and that's exactly what our Behavioral Services Unit focuses on every day. This November, vote with our children's safety in mind.

[#SheriffRicBradshaw](#)

Mental health is so intertwined with everything we do. It shouldn't be the focus just during Mental Health Awareness Month—it must remain a constant priority. The mental health unit I started over 10 years ago is the most valuable asset in our agency and the most important unit under my command. This November, vote with the mental health of our community in mind. [#SheriffRicBradshaw](#)

I saw firsthand the devastation caused by Hurricane Milton, which has torn through our beloved Palm Beach County. I spoke with many residents who have been deeply affected, and I want to assure you all that we will be here every step of the way. Our team is fully committed to providing the support and protection you need during this challenging time. Together, we will rebuild and come back stronger. Stay safe, Palm Beach County – we've got your back.

Our deputies are getting ready for storm preparations and response actions. As Hurricane Milton approaches, know that we're on duty and ready to deploy as needed. If you don't have to go out, please stay home. Let's keep the roads clear so emergency responders can get where they need to go. Let's not be part of the problem—stay safe, bunker in, and we'll see you after the storm passes. Like always, we got you covered Palm Beach County. - Sheriff Ric Bradshaw

Since becoming Sheriff, I've proudly given \$14 million to local organizations making a difference in Palm Beach County. Through the Law Enforcement Trust Fund, we take money from the bad guys and reinvest it into our community. While some agencies use these funds for equipment, I believe in giving back. This is how we continue to support our community. This November, vote with your community in mind. [#SheriffRicBradshaw](#)

There is no room for antisemitism in Palm Beach County—not under my leadership. Hatred has no place in our community, and we will confront it head-on to keep everyone safe. This November, vote for experience and leadership that puts your safety first. [#SheriffRicBradshaw](#)

As your Sheriff, I've always believed that public safety transcends political affiliations. I am not a politician—I am a law enforcement leader dedicated to keeping our community safe. Whether you're a Democrat, Republican, or Independent, I want to sincerely thank you for your trust and support. Together, we will continue building a safer Palm Beach County. It's not about parties; it's about protecting the people we serve.



Larry Fagan
PBCPBA Attorney

“Hats” off to the PBA Reps

We are so proud of our Reps. We don't get to say it enough. A large part of being a PBA Rep means being selfless. That is, considering the group's issues as even more important and a priority than your own. Large part of our work here has been defending Reps that seem to get “targeted” by their agencies simply by virtue of being a PBA Reps,

Being a Rep means you are on-site and can report back to the actual day- to -day functioning at your individual agencies. Unfortunately, as a PBA Rep you may be at the center of Agency turmoil simply because of your status and connection to the Union. Sometimes that Rep status erupts into your own discipline. If it does, we have your back.

Regardless, your job is to be the eyes and ears when we are not around and assist us in ferreting out real issues from nonsense. That is a skill that develops over time. This is not about handling your friends' issues. But taking the issues that affect the body first. And, then individual problems and THEN your own. Our Reps know that the whole is greater than the sum of its parts. That comes with the job. When you sign up to be elected (or appointed) as a PBA Rep, you implicitly agree to advocate for what is in the best interests of the membership as a whole and, I am happy to say we see this on a daily basis with this group of Reps.

As a Rep, you are also a “liaison” with your agency so you will have to walk the difficult balance between your Union affiliation and the Administration of your agency. You may wear multiple hats during the day: PBA Rep, police colleague, Agency facilitator, contract and policy guru, policy violation focus. Sadly, if you have the slightest bit of self interest showing at the Collective Bargaining table, you may be shut down, not by your opposition, but by your OWN Team, that only “YOU” may have a particular issue and NOT the membership as a whole. I am happy to convey that this group of Reps operate as TEAM PLAYERS.

Our Reps have been particularly good on this. As such, the “optics” may appear that you are only fighting for yourself and not the membership. We certainly don't want that. ALL members are to be created equal. And, that means you should be on the lookout for members that may try to curry favor with you so that you “prioritize” their own issues. All are to be created equal, regardless of any past dealings with them or personal feelings. It has been evident that the in Bargaining sessions I have experienced with our Reps, I witness them prioritizing the whole. And, that is to be commended.

By way of reminder, the role of Rep often requires a difficult balance between your law enforcement roles at your paramilitary agencies and your role with roles with the union membership. Personal feelings should stay out of that mix. Your role includes your colleagues trusting that you understand and are fluent in the issues in our CBAs. They also trust that you will be unbiased when presenting their issues to us. I continue to be impressed with the professionalism of this set of Reps as a whole. It is our on-going professionalism that sets us apart in the labor community.

Stay safe and keep up the good work.



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
- CJSTC
- 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
JOIN NOW**

BOYNTON BEACH

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

DELRAY BEACH

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

John Rossini, Appt'd A

JUPITER

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

JUPITER ISLAND

Robert Brown X
Matthew Potsko, Alt X

LAKE CLARKE SHORES

Rogel Dominguez E

LANTANA

Shawn Johnson X
Linda Mikkelsen, Appt. X
Anthony Harvey, Appt. X

MANALAPAN

MCSO - LAW ENFORCEMENT

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

MCSO - Corrections

Samuel Haidy X
Edward Burke E
Stephen Piekara X
Michael Joseph, Appt'd E
Angel Louijuste, Appt'd Alt X
John Keating, Appt'd Alt X

EXECUTIVE BOARD

MCSO - Civilians

Andrew Holsinger, Appt'd A
Heidi Gleason, Appt'd E
Amanda Everett, Appt'd A
Vicki Johnson, Appt'd E
Philip Albright, Appt'd A
Rachel Braese, Appt'd Alt. A

NORTH PALM BEACH

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

OCEAN RIDGE

Mario Galluscio X

PALM BEACH GARDENS

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

PALM SPRINGS

John Gee, Alt E
Kristopher Kubiak, Appt'd Alt. A

PBSO - LAW ENFORCEMENT

Michael Kennedy *
Chris Caris X
Brandon West X
Walter Robinson E
Cory Gray, Alt X
Kevin Marks, Alt E
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 X
Jeremy Campbell, Appt'd E
Austin Parent, Appt'd E
Brennen Lewis, Appt'd X
Tamika Payne, Appt'd X
Christopher Padgett, Appt'd A
James Harding, Appt'd X
Richard Anderson, Appt'd X
Gary Chan, Appt'd X
Grant Henderson, Appt'd X
Angelo Labate, Appt'd X
Charles Bahruth, Appt'd X
Michael Sasson, Appt'd X
Matthew DeJoy, Appt'd E
Jackie Garrett, Appt'd A
Jeff Taschner, Appt'd E
Jonathan Berger, Appt'd E
Aaron Silver, Appt'd X
James Benedict, Appt'd X
Steven Lipinski, Appt'd E
Joseph DeRogatis, Appt'd E
George Baldino, Appt'd X
Jason Johnson, Appt'd X
Glenn Palmer, Appt'd X

Shawn Delhomme, Appt'd X
Ruben Cruz, Appt'd E
Bill Feaman, Appt'd X
Keith Viti, Appt'd A
Alex Nunes, Appt'd X
Brooke Thomas, Sr. X

PBSO - CORRECTIONS

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

PBSO - CIVILIANS

Sallyann Josef E
Ray Griffith X
Mariam Glisson X
Kristen Lassinger X
Tequesta McKinney-James E
Eddie Aviles, Alt X
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

Michael Brown E
Brian Jackson X
Javares Harvey, Alt X
Justin Borum, Appt't E
Melvin Menard, Elect/Appt't X

SCHOOL POLICE (PALM BEACH COUNTY)

Carol Session X
Jodi Anne Novella X
Alphonso Brat A
Joseph LaPaugh E
Michael Lynch E
Khashayar Khatami, Alt E
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 X
Michael Ferrera X
Charles Branch X
Ryan Patterson, Alt. X
John Rebholz, Alt. X
Demetrius Latham, Appt't X

MEET THE PBA'S OFFICERS OF THE MONTH!

July 2024

DETECTIVE ARAMIS GRIGORIAN

BOYNTON BEACH POLICE DEPARTMENT



On February 7, 2024, the Boynton Beach Police Department responded to a drug overdose where the victim was pronounced dead at the scene, with drug paraphernalia and narcotics found throughout the residence. The medical examiner determined the cause of death to be acute fentanyl and cocaine intoxication, and the Boynton Beach Police Department's Violent Crimes Task Force commenced a comprehensive death investigation. During that investigation, Detective Grigorian was able to identify the suspected drug dealer, and over the next few months, an undercover detective was able to purchase oxycodone pills and trafficking amounts of cocaine from the drug dealer. Detective Grigorian then obtained an arrest warrant for the drug dealer for first-degree murder by drug distribution and multiple other drug-related charges, and he was taken into custody.

MEET THE PBA'S OFFICERS OF THE MONTH!

August 2024

- D/S LEONARDO ANILLO
- D/S BRYAN WINTERBAUER
- D/S SCOTT KOZLOWSKI
- D/S PHILIP BERLINGO
- D/S JIMMIE SMITH
- D/S JODY CERTAIN
- D/S JAMES ALISEO
- D/S KARLA CERASO
- D/S STEWART SAALFIELD

PALM BEACH COUNTY SHERIFF'S OFFICE



On August 5, 2024, at about 7:30 p.m., there was a call regarding a vehicle flipped in the water with many children. Deputies Certain, Aliseo, Ceraso, Saalfeld, Anillo, Winterbauer, Kozlowski, Berlingo, and Smith quickly responded to the call. D/S Certain was the first to arrive at the scene, observing several individuals trapped in the submerged car. D/S Certain immediately entered the murky, alligator, and snake-infested canal without hesitation, sustaining a complex fracture to her ankle that pierced through her skin. In substantial pain, Certain began attempting to break the car's glass with her baton. Deputies Ceraso, Saalfeld, Aliseo, and Smith then arrived and entered the water, retrieving one adult male, three non-responsive adult females, and three unresponsive children. Deputies Anillo, Winterbauer, Kozlowski, and Berlingo helped to move the people onto the land, and they performed CPR. Meanwhile, Deputies Anillo, Winterbauer, and Berlingo rescued Deputy Certain from the water, as she was incapacitated from her injury. Fire Rescue divers recovered three additional nonresponsive children from the car.

Despite transporting many of the children, 9 of the 10 vehicle occupants did not survive. Although an incredibly tragic event, these deputies displayed great courage and selflessness, acting without concern for their own safety and saving a life. We commend you.

MEET THE PBA'S OFFICERS OF THE MONTH!

September 2024

- DEPUTY WILLIE HANKS
- DEPUTY SHERIFF AGE SENAT

PALM BEACH COUNTY SHERIFF'S OFFICE



Very recently, off-duty D/S Willie Hanks walked in on an armed robbery in progress at a dry cleaner in Greenacres. D/S Hanks intervened, drawing the suspect's attention away from the other people in the establishment and attempting to quell the robbery. The perpetrator attacked D/S Hanks, who suffered a severe laceration to his right hand and forearm. D/S Hanks then was stabbed in his abdomen, which resulted in a laceration to his liver. In the further attempt to seek help, D/S Hanks ran to a nearby barber shop located around the corner from the dry cleaner.

D/S Senat, who is currently in the FTO program and was just released into training before the subject incident, was patronizing the barber shop. He immediately came to D/S Hanks's aid, realizing that Hanks needed immediate medical attention and calling 9-11. D/S Senat became aware that D/S Hanks was an off-duty deputy, and he advised the dispatcher that an officer was in distress. After obtaining his issued tourniquet and a chest seal from his vehicle, D/S Senat began life saving measures. Senat applied the tourniquet to D/S Hanks's right arm, and he then applied the chest seal, due to the unknown severity of the chest wound. D/S Hanks was clearly in medical distress and became more and more disoriented as time passed.

Palm Beach County Fire Rescue responded, and they later admitted that without application of the tourniquet to Deputy Hanks's arm, he would most certainly have succumbed to his injuries from blood loss as a trauma alert.

These two deputies acted quickly and selflessly – Hanks protecting the lives of citizens, and Senat saving the life of his fellow deputy. Terrific job!






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FRS INVESTMENT PLAN: AN OVERVIEW FOR FLORIDA FIRST RESPONDERS



Understand the pros and cons of FRS Investment plan, special planning considerations for an investment-only retirement, and insights into portfolio and risk management strategies.

Key Points

1. What It Is: A defined contribution plan with employer and employee contributions offering flexible and portable retirement savings reliant entirely on investment performance.
2. How It Works: Contributions are invested in the investments you select, and the amount of income you can generate depends on your investment balance and investment performance.
3. Who It's For: Employees seeking greater control over their retirement savings and investment selection or who may want to leave employment before being eligible to collect their pension

The Florida Retirement System (FRS) Investment Plan is a defined contribution plan designed to provide Florida's public employees with a flexible and portable option for retirement savings. Unlike the FRS Pension Plan, the Investment Plan allows participants to manage their investments and accumulate retirement savings based on their contributions and the performance of their chosen investments.

Our Take

It's important that you understand all of the implications of switching to the FRS Investment Plan vs. staying in the FRS Pension Plan and entering the DROP when eligible.

We find that when many are fully educated on the way that the two plans work, that their overall benefits are maximized when they remain in the FRS Pension Plan and enter the DROP for 5 to 8 years.

Contact us to run a comparison and get fully educated before making the change! Making this transition to FRS Investment and utilizing your 2nd election is irreversible and may cause a lifetime of unnecessary retirement stress and anxiety.

That said, there are a few times where it can make a lot of sense:

1. You have significant health impairments that may shorten life expectancy, and you are unmarried and want to leave your accumulated benefits to family members or friends.
2. You achieve what you believe your highest 5 years early in your career and are young enough where you plan to work another 10-15 years which can give the conversion amount (which is likely already high) plenty of time to compound and grow.
3. You are part of a double pension family and one person may elect to remain in the pension plan and one may convert to the investment for maximum protection and flexibility.

Key Features of the FRS Investment Plan

The FRS Investment Plan offers a flexible and customizable approach to retirement savings, giving you more freedom to shape your financial future (for the positive or for the negative). As a defined contribution plan, your retirement benefits depend on the contributions made and the performance of your chosen investments.

With access to a wide range of investment options, you can build a portfolio that matches your risk tolerance and financial goals. When retirement rolls around, the plan offers various distribution options to suit your needs.

Key Facts: The FRS Investment Plan

•Defined Contributions

The FRS Investment Plan is a defined contribution plan, meaning the retirement benefits depend on the amount of money contributed to the plan and the performance of the investments. Employees and employers make contributions to the plan, and these contributions are invested in a variety of funds selected by the participant. The contribution amounts are set by the state and based on how much income you earn through your employer.

•Investment Options

Participants in the FRS Investment Plan have access to a diverse range of investment options. It requires you to take a proactive role in monitoring and managing your retirement progress and portfolio performance.

•Distribution Options

Upon retirement, many FRS Investment participants roll their money into an IRA and have it professionally managed by AWP. The key is, you will need to create a sustainable withdrawal strategy and strategize how to not outlive your money.

•Eligibility & Enrollment

The FRS Investment Plan is available to all first responders who have not utilized their 2nd election. For new employees, you'll be given the option to choose between the Investment Plan and the Pension Plan when you start your employment, but if no selection is made, you are defaulted into the FRS Investment plan if you are a civilian and the FRS Pension Plan if you are Special Risk.

•Vesting Period

To be fully vested in the FRS Investment Plan, you need to complete one year of service. Once vested, you have full ownership of both your contributions and your employer's contributions, plus any investment earnings.

•Savings Portability

If you leave your job, you can take your FRS Investment Plan savings with you. You have the option to roll over your balance into another retirement account, such as an IRA, or leave it in the FRS Plan and manage it from there.

Benefits of the FRS Investment Plan

+Flexibility in Investment Choices

The FRS Investment Plan offers participants the flexibility to choose from a range of investment funds. This flexibility allows participants to tailor their investment strategy to their individual risk tolerance, retirement timeline, and financial goals. As financial situations and market conditions change, participants can adjust their investment allocations accordingly.

+Portability

If you leave your job, you can take your accumulated savings with you, making it easier to manage your retirement funds across different jobs or states.

+Growth Potential

Your retirement savings can grow more significantly depending on the performance of your investments, particularly in strong market conditions.

+Greater Control (which could be a drawback for some)

Participants in the FRS Investment Plan have direct control over their retirement savings. They can make informed decisions about where to allocate their funds, reallocate investments as needed, and manage their accounts actively. This level of control can be empowering for those who prefer to take an active role in managing their retirement portfolio.

•Potential Drawbacks of the FRS Investment Plan

While the FRS Investment Plan offers many benefits, it's important to consider the potential drawbacks as well. Unlike the FRS Pension Plan, your retirement income isn't guaranteed and is subject to market fluctuations, which can introduce significant risk. The responsibility of managing your investments and making informed decisions can be daunting, especially if you're not comfortable with financial markets. Additionally, without the steady income of a defined benefit plan, you'll need to carefully plan your withdrawals to ensure your savings last throughout retirement. These factors make it crucial to weigh the risks and rewards before choosing the Investment Plan.

⚠ Market Risk

Markets can be volatile, and some people have a hard time sticking to their investment strategy. Taking on more risk than you can either financially or emotionally afford, can lead to significant losses in times of market volatility if you are not prepared and if you allow your emotions to get involved in your decision making.

⚠ No Guaranteed Income

Unlike the Pension Plan, the Investment Plan doesn't offer a guaranteed monthly benefit, so your income in retirement will depend on your investment choices and market conditions. It also requires a substantial amount of discipline to not deviate from your strategy.

⚠ Greater Complexity

Managing an investment portfolio requires more involvement and understanding of financial markets, which might be challenging if you're not comfortable making investment decisions. Of course, you can always work with a professional like AWP who has expertise in managing FRS investments specifically for first responders.

Special Planning Considerations for Investment-Only Retirement

If you're considering relying solely on the FRS Investment Plan for your retirement, here are some key factors to keep in mind:

Diversify, Diversify, Diversify!

Spread your investments across different asset classes (stocks, bonds, etc.) to minimize volatility. The mix will largely depend on your emotional volatility tolerance, investment objectives and proximity to retirement. Diversification can help protect your portfolio from significant losses if one area of the market underperforms – as long as you're invested across non-correlated asset classes. Learn how we can help with our [Growth-Focused Investment Management](https://atlanticwp.com/what-we-do/growth-focused-investment-management/) at (<https://atlanticwp.com/what-we-do/growth-focused-investment-management/>) and [Retirement Income Investment Management \(Savings Portability If you leave your job, you can take your FRS Investment Plan savings with you. You have the option to roll over your balance into another retirement account, such as an IRA, or leave it in the FRS Plan and manage it from there.](#)

Benefits of the FRS Investment Plan

+Flexibility in Investment Choices

The FRS Investment Plan offers participants the flexibility to choose from a range of investment funds. This flexibility allows participants to tailor their investment strategy to their individual risk tolerance, retirement timeline, and financial goals. As financial situations and market conditions change, participants can adjust their investment allocations accordingly.

+Portability

If you leave your job, you can take your accumulated savings with you, making it easier to manage your retirement funds across different jobs or states.) services at atlanticwp.com.

Continued on page 27...

AGENCY NEWS

Hurricane Milton caused significant destruction in its wake, yet our incredible first responders stood ready to support their communities with the utmost dedication and compassion.



Scuba Steve's Snackshack feeding our Boynton Beach EFF officers stationed at the Palmetto Police Department as they assist those impacted by Hurricane Milton.



MCSO News

MCSO PBA LE & CORRECTIONS conducted voting on annual performance evaluations for Sergeants and Deputies. The results were decided. Non probationary law enforcement members will no longer be receiving these reports. Non probationary corrections members will continue being presented with annual performance evaluations.

An updated standardized working hours procedure was proposed by Sheriff Snyder to MCSO PBA Representatives. Without any opposition, this agreement was accepted and benefits future bargaining matters.

Congratulations to Sheriff Elect John Budensiek. His campaign made history that included being the first sheriff candidate in an open race to run unopposed, first to qualify by petition for a county race in under 30 days, and an overwhelming force of financial donations. He was extremely thankful to his family, friends, residents, MCSO employees, for their unwavering support, and Sheriff Snyder's endorsement. He will continue to keep the taxpayers and businesses safe.

Sgt. Dan Foote
MCSO PBA Representative

AGENCY NEWS



The PBA extends its heartfelt gratitude to everyone for participating in our PBA Member Appreciation Days at the Delray Beach Police Department. It is truly a pleasure to serve you and to spend these two days enjoying your company. We also want to acknowledge the Delray Beach Police Department representatives for their unwavering support, as well as the PBA Grillers for their outstanding work.



The Palm Beach County PBA has hit the streets to encourage early voting. Approximately 18 PBA representatives are working the polling locations in the Western and Northern communities (Royal Palm Beach, Loxahatchee, Northern Palm Beach County, and Jupiter area). The PBA strongly endorses Bradshaw, a true leader for Palm Beach County Sheriff, and our representatives show it.

Cesar Tejada

Continued from page 24...

We're Playing Long Ball, Here

Retirement is a long-term goal, so focus on strategies that align with your time horizon. Avoid making decisions based on short-term market fluctuations and emotional reactions.

Be Smart with Contributions

Use your 457(b) and maximize your contributions while you're working to build a robust retirement fund. Consider increasing your contributions whenever possible, especially if you receive a raise, work overtime or receive a longevity bonus.

Mind Those Fees

Be aware of the fees associated with the investment options you choose. Higher fees can eat into your returns over time, so it's important to balance cost with performance potential.

Withdraw Wisely...

Plan your withdrawals carefully to ensure your savings last throughout your retirement. Consider a strategy that balances your need for income with the potential for continued growth in your portfolio and considers future income needs with inflation.

The Bottom Line

Choosing the right retirement plan is one of the most important decisions you'll make as a first responder. The FRS Investment Plan offers flexibility and growth potential but comes with risks that require careful planning and management. By understanding the pros and cons, planning for an investment-only retirement, and implementing sound portfolio management strategies, you can set yourself up for a financially secure future

Revolutionizing Recovery for American Patriots

Research-Affirmed Treatment for Patriots, by Patriots

Hanley offers a nationally accredited residential and outpatient treatment program for active or retired first responders, veterans, and active-duty military who are experiencing substance use and/or mental health disorders.



Good morning,

My name is Marci Young. You heard of me from Tahnee Felix. I am reaching out to you with the biggest open arms for a hug to say THANK YOU for the very bottom of my heart for your kindness and generosity. It's taken me some time as life as been very difficult the last couple of months.

The day I opened and read your note I fell to the floor with tears. I couldn't believe my eyes, that someone who has never even met me and my family could do something so generous and kind. I called my husband at work and couldn't even get the words out because I was so emotional. He was truly speechless.

Long story short, my husband's income mainly provides for the family. He planned to take a week or two off of work when it was time for surgery. This didn't happen and he was out almost a month. Then when we got the shocking news that I had brain cancer he continued to miss so much work due to appointments he wanted/needed to be at with me. Then he finally got back to work and got hit 8 days of COVID for him and my son. So it was way longer than we had anticipated. Savings only lasts so long and with a family of 5, the financial stress was taking over. The hospital bills were coming and it was something we had been praying for over the last month is just to help us find some financial freedom.

Then you come into the picture and help relieve some of that financial burden for us. Just not having to worry about groceries and things until my husband was able to get back to working full time was more helpful than I could explain. My husband runs his own car bumper business but he works for himself. There's nobody under him so when he's not working, no money is being made.

I am a teacher. I used to work in public schools for 10 years. I then stayed home with my babies for a while and fell in love with the preschool they attended so I began working part time there. It's a private Christian preschool and my kids are in elementary school now but I stayed to teach VPK at the preschool. It's bring me joy and happiness especially when life's turned upside down like it has.

I am so very sorry to hear about the loss of your daughter. I can't even imagine what you and your family went through. I've said to myself, during this difficult time, at least it's me and not one of the kids. What you have done in honor of her is beyond amazing. Creating something that now gives you the opportunity to help people with crisis is truly amazing. She would be so proud and happy to know what you and your family have done!

From my entire family, thank you from the very bottom of our hearts. I am 39 years old and to go through what I've gone through the last 5-6 months is something I wish upon nobody. I got through the brain surgery and then got the awful news. I am now fighting and going through 6 weeks of chemo and radiation. I will take chemo pills for a year after that. I will then monitor with 3 month MRI's and pray every day I just get to be here with my family as long as possible. I didn't have a mom growing up, my dad raised me. All I have ever wanted in life is to be a mom and the best mom to my children. I want to see them grow up and I want to be here for them for as long as I can. They need me!!!! My husband needs me. He can't do this alone. So please, just pray and pray for health and wellness! I will pray for you and your family as well!

Please forgive me for taking some time to write. I knew this would be hard for me and just as expected it's brought lots of emotions. I am glad I finally did it.

Thank you!!!!!!
Marci, Ryan (husband), Marlee (11 year old daughter), Griffin (9 year old son), and Rylan (7 year old daughter).

I have never in my life been crossed with someone so generous! Your daughter was super lucky to have such an amazing father!!!

God bless.
Marci

Thank you

THERE ARE NOT ENOUGH WORDS
TO FULLY EXPRESS OUR HEARTFELT GRATITUDE FOR
THE SYMPATHY, LOVE AND SUPPORT YOU HAVE
EXTENDED TO OUR FAMILY DURING THIS TIME OF LOSS.
THANK YOU.

Carolyn & Alexander Jr.
Acosta

Thank you



Dear PBA,
Thank you so much for the
Scholarship check. It will be very
helpful to help pay for my schooling
this year. Thank you for the generosity.

Anthony Furtado



PALM SPRINGS POLICE DEPARTMENT

230 Cypress Lane · Palm Springs, FL 33461 · Phone: 561-584-8300 · vpsfl.org

September 18, 2024

To: Police Benevolent Association

From: Officer John Gee

On behalf of the Palm Springs Police Department, I would like to express our deepest gratitude and appreciation to the PBA for all their support and assistance in our fundraiser event at Bonefish Mac in Wellington on September 13, 2024. The event was created to assist one of our brothers, Sergeant Matt Gordon and his family. As some of you may know Sergeant Gordon's son, Wesley, was born premature with several serious complications. Being a part of smaller agency in Palm Beach County, I reached out for assistance from the PBA. I needed some direction on how to plan an event this size. The response I received from the PBA was outstanding! The PBA helped me tremendously with planning and hosting this event and were nothing short of amazing during the entire process. The response to the event was beyond my expectation with multiple agencies coming out and showing their support, to not only our officer, but to our agency. The event raised much needed funds to assist Wesley with his continued therapy plans and treatments. I want to personally thank Angela Twomey and Andrea Dagostino, for all of their help and guidance and also running the raffle at the event. I also want to thank Officer Frank Castro and Lieutenant Michele Vazquez for their help and support. Everyone came together and knocked it out of the park, from our law enforcement family to all the businesses that donated raffle items.

All of us from the Palm Springs Police Department, are overwhelmed and extremely grateful to see so many of our fellow "Blue" families come together and make such a positive impact for the Gordon Family. I am honored to call the PBA and all of law enforcement our family. We are united together in this business and the PBA certainly showed this to be true, front row and center.

SPONSOR SPOTLIGHT

STEVE OLSON – ATLANTIC WEALTH PARTNERS



•Steve Olson, Founder & CEO

•Atlantic Wealth Partners, LLC

How long have you been doing what you do?

16 years in financial services and investment management roles

How did you get started in your business?

I began in institutional real estate investments and then transitioned to working for a major national bank during a merger for several years after the credit crisis - and finally transitioning into comprehensive financial planning and investment management as I learned about the relationship my Uncle had established with the PBA many years before.

How did you come to get involved with the PBA and our events?

My uncle, Arthur Abrahamsen, began a relationship with Ernie George and the PBA in the late 1990s. In 2013, he asked me to come out and expand what was then The Center for Wealth Planning's business. In 2017, I acquired that business in Florida and rebranded as Atlantic Wealth Partners, LLC. My family and I have supported the PBA, various charitable events, and the law enforcement community for over 25 years.

Why do you support our various causes?

I come from a law enforcement family that ended up in financial turmoil after my father was injured unexpectedly on-duty when his patrol car was hit by a drunk driver and he was forced into disability retirement at the young age of 35 (the accident at 31). My parents were not at all prepared financially and it turned into a mess for many years after.

This, combined with my Uncle's relationship with the PBA, helped me build a passion for helping the law enforcement and first responder community become financially prepared for any life event - whether it be a devastating loss, disability, or more joyous ones like a new home purchase, the birth of a child and of course - retirement. As of April 2024, AWP provided investment advisory or management services on over \$215 million in assets - of which the vast majority are active or retired law enforcement officers.



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.



**INJURED RESPONSE
PHARMACY**

If you suffer from:

- High Blood Pressure
- Heart Disease
- PTSD
- Depression
- Cancer
- And more...

We can help you.



FREE DELIVERY on all prescriptions



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Preferred Pharmacy of the
Palm Beach and FL PBA



In Memory of



Teresa Faye Knight

Deputy Sheriff Teresa Faye Knight, born on February 9, 1969, was a dedicated correctional officer who made a significant impact in her community. Raised with strong faith, she was passionate about helping others overcome childhood trauma. Her law enforcement journey began on April 4, 1997, at the Florida Department of Corrections, and she joined the Palm Beach County Sheriff's Office on January 27, 2009. Over the years, she served in various roles, primarily at the Main Detention Center and later in Inmate Management. She passed away suddenly on August 29, 2024. Deputy Knight's career spanned fifteen and a half years with the Palm Beach County Sheriff's Office - Department of Corrections. Deputy Knight's commitment to her work and her caring nature will be fondly remembered by her family and friends.



Who's helping secure your financial future?



Monique M. Heinz
Financial Representative

3300 PGA Blvd
Palm Beach Gardens, FL 33410
561.236.1291
mheinz@evershore.com



Securities offered through Cetera Advisor Networks LLC, member FINRA/SIPC. Cetera is under separate ownership from any other named entity. 561.91.2566.

FLORIDA FIRST RESPONDER LEGAL TEAM



Your Florida First Responder Legal Team is here to support injured First Responders and their families. Work-related conditions like heart disease, hypertension, and chronic injuries are often wrongfully denied by employers and insurers despite legal protections. That's where we come in. Our team ensures you get the maximum benefits by navigating the complexities of workers' compensation, pensions, and Social Security.

SPECIALIZING IN:

Heart/Lung Bill Claims
Motor Vehicle/Motorcycle Accidents
Pension/Service-Connected Disability
Personal Injury/Physical Injury Claims

PTSD/Mental Health Claims
Public Safety Officer Benefits
Social Security Disability
Wills & Estates
Workers' Compensation Claims

**The preferred practitioners of the Palm Beach County PBA and the Florida PBA.*



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321-285-2550



Christiana Hires, Esq.
Christiana@HiresLegal.com
407-841-1902



Congratulations Retirees

Congratulations on your retirement following a remarkable and dedicated career in law enforcement. Your unwavering service and dedication to ensuring the safety of our communities are genuinely valued.

- JAMES OCONNOR
- STEVEN TENORE
- JUAN MONTOYA
- SHAWN GODDARD
- ANDREW NEWTON
- GLENNWOOD WOMBLE
- TERRINA SHAHID
- BRADLEY EMMONS
- MICHAEL FERRERA JR

Upcoming events

- 11/23/24 - Fall Festival - Family Fun - PBA Hall.
- 01/19/25 - 9th Annual Kaitlin's Angel Run - Abacoa Center, Jupiter
- 02/07/25 Quarter Auction - PBA Hall
- 02/24/25 - 22nd Annual Kaitlin A. Kazanjian Memorial Golf Tournament - Trump National Jupiter
- 04/05/25 - 17th Annual Police Officer's Ball - Trump National Jupiter

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



HONORING THE MEN AND WOMEN WHO PATROL THE TOUGHEST BEAT IN LAW ENFORCEMENT – OUR NATION'S PROFESSIONAL CORRECTIONAL OFFICERS!

CORRECTIONS USA MEDAL OF VALOR



The Medal of Valor Award Ceremony for 2024 will take place at the CUSA Conference at the Harrah's Hotel in Las Vegas, NV on February 10, 2025 – February 12, 2025.

TO BOOK YOUR ROOM VISIT: [BOOK.PASSKEY.COM/GO/SHCOR](https://book.passkey.com/go/shcor)

USE THE RATE CODE **SHCOR25** to receive CUSA's group rate starting at \$59 per day.

Every day in our nation, Correctional Officers go above and beyond the call of duty to protect the safety of the public. It's time we recognize the courageous men and women. Submit your nominees to the CUSA Valor Award Committee. Call (786) 581-9785 or visit our website at www.cusa.org for a nomination form.

Send nominations to cusa4ever@aol.com or
Corrections USA, Attn: Valor Committee
15715 S. Dixie Hwy., Ste. 230, Miami FL 33157

NOMINATIONS MUST BE RECEIVED BY DECEMBER 13, 2024

November 23, 2024

2:00 PM - 6:00 PM



**NEW
DATE**

Live
entertainment by
Jutt Huffman
&
Guest DJ

FALL festival

Howdy, partners! Get ready to dust off your cowboy boots and gather the little ones for a rootin' tootin' good time at the PBA Fall Festival! Enjoy activities like face and pumpkin painting, a dunk tank by All Around Fun, featuring Kaz and special guests, a pie-eating contest, and a whole lot more!

**LOTS OF FUN, GAMING TRUCK PROVIDED BY FLORIDA
MOBILE GAMING, FREE FOOD TRUCKS, AND FREE DRINKS**



food by:

Scarlett's BBQ,
and Florida Sweet's will satisfy your
sweet tooth.

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



The Palm Beach County Police Benevolent Association



**9TH ANNUAL
5K RUN & WALK**

- Students 18 and under: \$20.00
- Early Registration: \$30.00
- Race Day Registration: \$35.00
- Race Starts: 7:30 am
- Check-In Starts: 6:30 am



Top male & female will win a trip to Atlantis
Resort Bahamas 4 night / 5 days Airfare included
Finisher Medals & Awards

**All Proceeds Benefit the
Kaitlin A. Kazanjian Memorial Scholarship Fund**

January 19, 2025 6:30 AM
Abacoa Center
Jupiter, FL

More Info & Registration:
www.PBCPBA.org

Timing provided by AccuChip



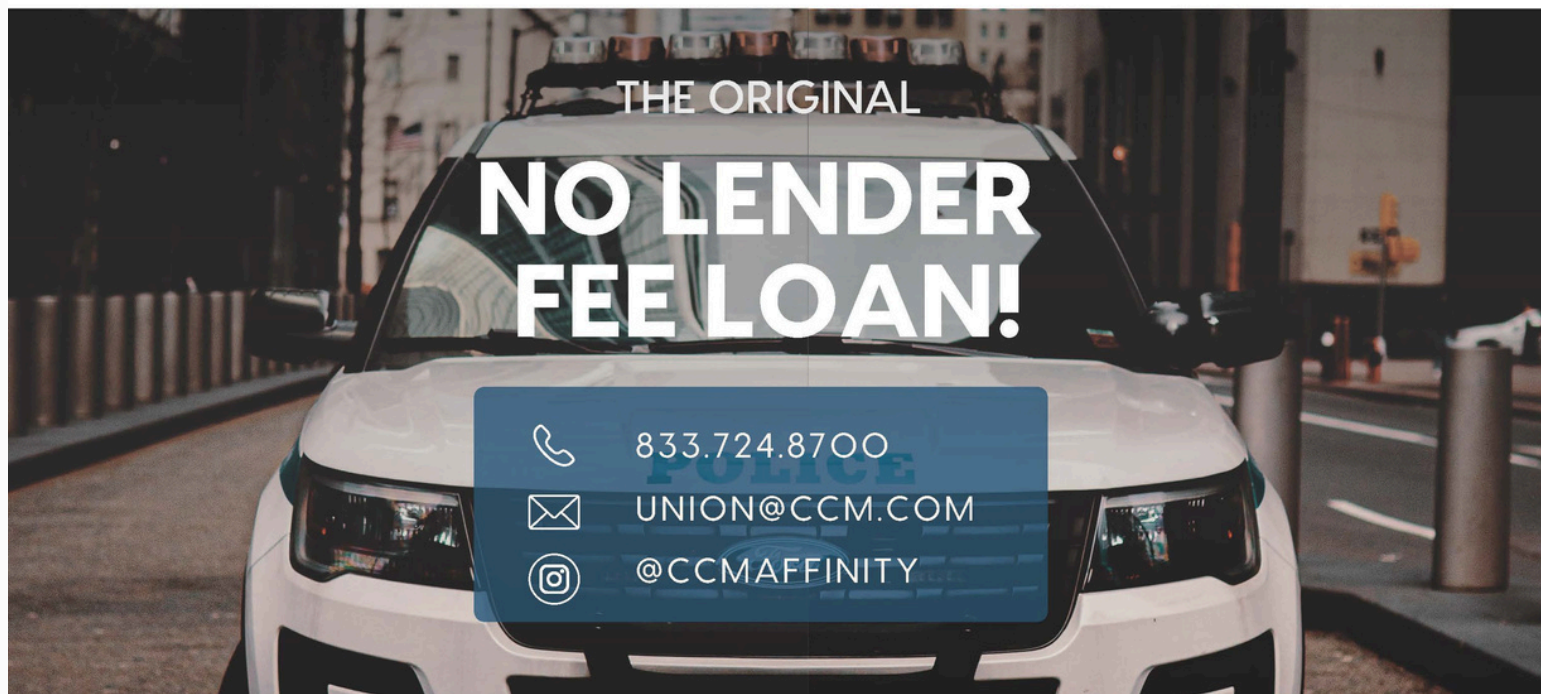
PBA FAMILY

A heartfelt thank you to all our incredible representatives who hit the streets supporting our endorsed candidates.





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Up to \$2,198 in savings*

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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.