JUNE 2025

CODE THREE

FROM THE STREET TO THE BALLROOM









(561) 689-3745



Angela@pbcpba.org



www.pbcpba.org



Honor, Courage and Sacrifice...

PAGE 5



PAGE 28



PAGE 25

Sponsor spotlight

Richard Tschernia Senior Vice President Affinity Lending Cross Country Mortgage





ANGELA TWOMEY

GABY LABATE

EDITORS

KATIE MENDOZA COPY EDITOR

2M - PRINT. INC. PUBLISHER

Issue 06/25

IN THIS ISSUE

03	A NOTE FROM KAZ
05	HONOR, COURAGE AND SACRIFICE
14	WILLS VS. TRUSTS: WHAT EVERY OFFICER NEEDS TO KNOW ABOUT PROBATE
18	CLOSING ARGUMENT WITH LARRY LARRY FAGAN
19	SOCIAL SECURITY FAIRNESS ACT KATIE MENDOZA
20	A LITTLE RAIN NEVER HURT ANYONE EXCEPT COTTON CANDY
23	WE WILL NEVER FORGET THEM
35	MEET THE STAFF

CODE THREE IS A MEMBERSHIP BASE PUBLICATION DEDICATED TO LAW ENFORCEMENT AND CRIMINAL JUSTICE PROFESSIONALS OPERATING IN PALM BEACH COUNTY. REPRODUCTION OF ANY PART OF THIS MAGAZINE WITHOUT EXPRESS WRITTEN PERMISSION IS PROHIBITED. SEND SUBSCRIPTION INQUIRIES TO ANGELA@PBCPBA.ORG. READER COMMENTS AND EDITORIAL SUBMISSIONS ARE WELCOME, THE PALM BEACH COUNTY POLICE BENEVOLENT ASSOCIATION (PBCPBA) ASSUMES ANY RESPONSIBILITY FOR THE RETURN OF UNSOLICITED MATERIAL. THE ACCEPTANCE OF ADVERTISEMENTS BY CODE THREE DOES NOT CONSTITUTE AN ENDORSEMENT OF THE PRODUCT OR SERVICES ADVERTISED. NEITHER THE PUBLISHER. THE PBCPBA NOR ANY OF THEIR OFFICERS AND/OR EMPLOYEES MAKE ANY WARRANTY, EXPRESS OR IMPLIED, INCLUDING THE WARRANTIES OF MERCHANTABILITY AND FITNESS, FOR A PARTICULAR PURPOSE OR ASSUME ANY LEGAL LIABILITY OR RESPONSIBILITY FOR THE ACCURACY, COMPLETENESS OR USEFULNESS OF ANY INFORMATION, APPARATUS, PRODUCT SERVICE PROVIDER OR PROCESS INCLUDED IN ANY ADVERTISEMENT OR EDITORIAL CONTENT. THE VIEWS AND OPINIONS OF ANY ADVERTISER OR THIRD-PARTY CONTENT CONTRIBUTOR DO NOT NECESSARILY STATE OR REFLECT THOSE OF EITHER THE PUBLISHER OR THE PBCPBA AND MAY NOT BE USED FOR ADVERTISING OR ENDORSEMENT PURPOSES.CODE THREE, ITS PUBLISHERS AND/OR THE PBCPBA ASSUME NO FINANCIAL RESPONSIBILITY FOR ERRORS IN ADVERTISEMENTS. DISCLAIMER: \$12 OF YOUR DUES PER YEAR ARE USED FOR POLITICAL COMMITTEE/COMMITTEE OF CONTINUOUS EXISTENCE FUNDS. THE PBA OPENED A JUSTICE PAC AND ACTIVE, INDIVIDUALLY BILLED MEMBERS WILL CONTRIBUTE \$20 MONTHLY OUT OF THEIR DUES TO THIS PAC. IF YOU CHOOSE NOT TO GIVE THIS

AMOUNT, PLEASE NOTIFY THE PBA IN WRITING.



A Note from Kaz

We've had a lot happen since we last published. And, a lot of Good things have happened indeed.

Let me begin by first thanking all of our sponsors that support us day in and day out in our fundraising efforts and especially Sheriff Ric Bradshaw.

The 22nd Annual Kaitlin Kazanjian Memorial Golf Tournament was held on a rainy day in February and in the end we raised just over \$190,000.00. Well done and thank you everyone who helped us get the money raised that we need to issue scholarship checks in just a week or so.

Immediately after that, we had our 17th Annual Police Officers Ball. This event was not to be missed. We were pleased to welcome the families of our 3 fallen motormen. In addition, we were most honored to have Eric and Lara Trump as guests and to speak on behalf of those officers who were awarded Officer of the Year (twenty-four of them) for the capture of the attempted assassin of President Trump.

Among other things going on, the PBA is always a presence in Tallahassee for every week of session. This session, we were only successful in getting the 3 day waiting period exemption for certified law enforcement for firearm purchases. Unfortunately, regular session ended without movement on the budget in efforts to get the much needed pay raises for our State Law Enforcement, Correctional and Probation Officers. We won't stop. We are still working on getting this through for our members throughout the state. Our legislative team is actively engaged in negotiations to secure pay increases for our members in state law enforcement, corrections, and correctional probation officers. We are closely monitoring the budget process and working to ensure that the final budget reflects the needs and sacrifices of those who protect and serve our communities.

Looking forward, we have several fun events upcoming through the summer and fall. Stay tuned to our social media channels and stop in the office any time you are in the area. We are fully staffed and waiting to provide you the utmost in service that all our members deserve.

Until next time

Stay safe

Palm Beach County and Florida PBA President

Lat

EXECUTIVE BOARD OF DIRECTORS

Effective Jan. 1, 2023 to Dec. 31 2026

John Kazanjian, President

Ernest W. George, Executive Director

Greg Allen, Vice President

Mike Kennedy, Secretary

> Meer Deen, Treasurer

Ken Youngblood, Sergeant-At-Arms

> Rick McAfee, Special Projects Coordinator

Tammy Bussey, Recruiter/Retention

Larry Fagan, Legal Counsel

Brennan Keeler,

Legal Counsel

Katie Mendoza,

Rick King, Of Counsel

PBA OFFICE STAFF

Angela Twomey. *Office Manager*

Courtney Lawrenson, Legal Assistant

Kathy Hanbury, *Membership Services*

Gaby Labate.

Social Media

Coordinator

Andrea Dagostino, Office Assistant

Kristen Penque Rental Hall Manager

Meet The PBA BOARD OF DIRECTORS



Boynton Beach

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

Delray Beach

Meer Deen Brian Cambell Edward McCabe, Alt Charles Reed, Alt Wiliam Morales, Alt Michael Cianciarulli, Alt Charlie Lunsford, Appt'd

Gulf Stream

Randall Wilson

Highland Beach

Paul Shersty Jeff Kaplan, Alt

Juno Beach

John Rossini, Appt'd

Jupiter

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

Jupiter Island

Robert Brown Matthew Potsko, Alt

Lake Clarke Shores

Rogel Dominguez

Lantana

Shawn Johnson Anthony Harvey, Appt. Alt. Linda Mikkelson, Appt.

Manalapan

MCSO - Law Enforcement

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

Palm Beach Gardens

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

FAU

Rickey Robinson, Jr. Miguel Cardona, Alt

MCSO - Corrections

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

MCSO - Civilians

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

North Palm Beach

Edward Ciezak Trevor Davis, Appt'd Alt. Daniel Bussek, Appt'd

Ocean Ridge

Mario Galluscio

Palm Springs

Michael Kennedy

Chris Caris

John Gee Kristopher Kubiak, Appt'd Alt

PBSO - Law Enforcement

Brandon West Walter Robinson Cory Gray Kevin Marks, Alt 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 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 Alex Nunes, Appt'd

PBSO - Corrections

Thomas Jordan
Mike Santoro
Robert Tozzi
Berthony Lorfils
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
Tanya Fresneda, Appt'd, Alt.
Nicole Pure, Appt'd Alt.
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

Honor, Courage and Sacrifice

The 17th Annual Police Officers Ball stands as a beacon of honor and celebration within the law enforcement community, bringing together officers, supporters, and esteemed guests for a night of camaraderie and philanthropy. This prestigious event, steeped in tradition and excellence, serves not only as a platform to recognize the dedication and sacrifice of our law enforcement personnel but also as a vital fundraising opportunity to support the PBA's charitable initiatives that benefit our membership.

17th Annual Police Officers Ball



Background of the Event

The Annual Police Officers Ball is a highly anticipated and always sold out event that brings together all of our members to celebrate and honor the hard work and dedication of our members. This event serves as a platform to recognize the bravery and commitment of police officers while fostering a stronger bond between law enforcement and the community they serve.

The evening is actually a weekend long event taking months to plan, that begins on Friday night with a Clam Bake filling the night with laughter, fun, music and the fabulous food prepared by Ray and his Grill Team.

The Big Event

Once again, this year our Annual Police Officers Ball was held at Trump National Jupiter in the grand ballroom on Saturday, April 5th. Dressed for full fanfare and fun, our members showed up in style.

The event was attended by Congressmen, Senators, House Representatives, Sheriffs from two counties and most PBA State Officials.





Among our honored guests, members, sponsors, dignitaries and volunteers, the families of our three fallen PBSO Motormen were in the audience. It was truly an honor to have them among us to show them just how much their loved ones were truly respected and loved. They paid the ultimate sacrifice. Our very own Bill Gray put together a phenomenal video that left everyone speechless in sending our beloved motormen into our hearts forever.





Beautifully designed "coins" were distributed, while supplies lasted, of our beloved motormen as a remembrance. As an aside, yes we have ordered more and they will be available for purchase. Keep an eye on our social media for availability! The evening continued with Allan's ever present laughs, even through heartache. Each Officer of the Month from the previous year was recognized with their accomplishments and heroic actions through 2024. From those twelve groups, 4 finalists were chosen.

From those twelve groups, 4 finalists were chosen.



3rd Runner Up – Detective Christine Polizzi of the Martin County Sherriff's Office. Recognized for her efforts in ending animal cruelty, once case at a time.



2nd Runners Up – Deputy Leonardo Anillo, Deputy Bryan Winterbauer, Deputy Scott Kozlowski, Deputy Phililp Berlingo, Deputy Jimmie Smith, Deputy Jody Certain, Deputy James Aliseo Deputy Karla Ceraso, Deputy Stewart Saalfield all from the Palm Beach County Sheriff's Office recognized for their amazing efforts to attempt rescue of individuals trapped in a submerged car from snake and alligator infested waters. Sadly, 9 of the 10 occupants did not survive. The courage and selflessness displayed by these deputies will not soon be forgotten.



1st Runner Up – Deputy Stephanie Tejada of the Palm Beach County Sheriff's Office fresh off Field Training only about 2 weeks in, put her skills learned to use in responding to a crash where one involved attempted leaving the scene and then hung himself with an extension cord from a tree. Deputy Tejada provided lifesaving assistance so the individual could be taken for mental evaluation and treatment. That's one way to begin your career!

The evening continued with Allan's ever present commentary, even through heartache. No one will ever forget that line, "for October's Officers of the Month – OPEN ... YOUR ... BOOK." That's right. Twenty-four officers, one from PBSO and the rest from MCSO were the night's winners for Officers of the Year.



Agent Austin Laufer, from the Palm Beach County Sheriff's Office, Deputy Nicholas Thomas, Deputy Edward Elliot, Deputy Brent Hitchcock, Deputy Gedeon Brenovil, Deputy Wyatt Kirkham, Deputy Alex Mercado, Deputy Joshua Pease, Deputy Cody Dionne, Detective Aaron Chandler, Detective Angelo Palmieri, Detective Dominic Ferrusi, Corporal Matt Mosley, Corporal Cameron White, Corporal Erick Day, Sergeant Crystal Nash, Sergeant Steve Walter, Seargent Bradley Spencer, Seargent Dillon Bellas, Seargent Sam Kimmel, Seargent Garrett Lott, Lieutenant Travis Dykes, Lieutenant Yesenia Carde, and Major Joshua Kloster, all from the Martin County Sheriff's Office. These fine officers, in September of 2024, captured and subdued the would be assassin of President Donald Trump. A standing ovation for all recognized and then a heartfelt (very personal) thanks from Erick Trump on behalf of the family.

In the words of Allan, not a Jones in the bunch!

Throughout the evening, silent auctions abounded with artwork, fun baskets, jewelry and sports memorabilia. A little something for everyone to choose from.



To finish off the evening, everyone gathered on the dance floor to dances to the moves and grooves of Larry Johnson's Essence of Motown.



As attendees bid farewell to another spectacular event, the feedback and testimonials poured in, praising the organization, the entertainment, and the overall atmosphere of the ball. From laughter-filled conversations to heartfelt moments of appreciation, the 17th Annual Police Officers Ball left a lasting impression on all who attended. As the 17th Annual Police Officers Ball draws to a close, the echoes of camaraderie, honor, and generosity linger in the air, a testament to the unwavering spirit of unity and service that defines the law enforcement community. Reflecting on the evening's successes and heartfelt moments, we stand reminded of the power of coming together for a noble cause and the profound impact that each individual can make in shaping a brighter future for all. Until we meet again at the next annual ball, let us carry forward the spirit of solidarity and compassion that resonated so strongly within the walls of this unforgettable event.

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/



Board Meeting Attendance March 6, 2025

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

BOYNTON BEACH

Cory Herny **E**Brian McDeavitt **X**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, Alt **X**Michael Cianciaruli, Alt **E**Howard Lunsford, Appt'd **X**

FAU

Rickey Robinson, Jr. **E** Miguel Cardona, Alt **E**

GULF STREAM

Randall Wilson X

HIGHLAND BEACH

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

JUNO BEACH

John Rossini, Appt'd A

JUPITER

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

JUPITER ISLAND

Robert Brown **X** Matthew Potsko, Alt **X** Eric Hinson, Appt'd **X**

LAKE CLARKE SHORES

Rogel Dominguez **E**

LANTANA

Shawn Johnson **X** Linda Mikkelson, Appt. Alt. **X** Anthony Harvey, Appt'd **X**

MANALAPAN

MCSO - LAW ENFORCEMENT

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

EXECUTIVE BOARD

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 **E**

NORTH PALM BEACH

Edward Ciezak **A** Trevor Davis, Appt'd Alt **E** Daniel Bussek, Appt'd **X**

OCEAN RIDGE

Mario Galluscio E

PALM BEACH GARDENS

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

PALM SPRINGS

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

PBSO - LAW ENFORCEMENT

Michael Kennedy * Chris Caris X Brandon West E Walter Robinson X Cory Gray X Kevin Marks, Alt X Carlos Ugalde, Appt'd Alt E Nathaniel Krause, Appt'd X Cesar Tejada, Appt'd X William Gale, Appt'd A Billy Gray, Appt'd X John Kazanjian, II, Appt'd X Jeremy Campbell, Appt'd X Austin Parent, Appt'd X Brennen Lewis, Appt'd E Tamika Payne, Appt'd E James Harding, Appt'd A Richard Anderson, Appt'd X Gary Chan, Appt'd **X** Luciano "Angelo" Labate, Appt'd E Charles Bahruth, Appt'd X Michael Sasson, Appt'd X Matthew DeJoy, Appt'd X Jackie Garrett, Appt'd X Jeff Taschner, Appt'd X Jonathan Berger, Appt'd E Aaron Silver, Appt'd X James Benedict, Appt'd ${\bf X}$ Steven Lipinski, Appt'd ${\bf X}$ 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

Alex Nunes, Appt'd X

Brooke Thomas, Sr, Appt'd E

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

PBSO - CORRECTIONS

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

PBSO - CIVILIANS

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

RIVIERA BEACH

Michael Brown **X**Brian Jackson **X**Javares Harvey, Alt **X**Justin Borum, Appt'd Alt **X**Melvin Menard, Appt'd (Capt) **A**

SCHOOL POLICE (PALM BEACH COUNTY)

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

SEWALL'S POINT

STUART

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

TEQUESTA

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

WEST PALM BEACH

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

X - PRESENT E - EXCUSED A - ABSENT

JANUARY 2025

PBSO

Austin Barndollar Christopher Bean Karen Calvert Lucia Campbell Anthony Clagett Christina Cobb **Delton Davis** Leonard Diaz Natalya Dominguez Simon Elias Halie Epstien Jachoa Etienne Nicolas Ferazzoli **Daisy Gomez** Lisa Gonzales Jennifer H. Hammond Dallas Humphries Duany Isasa Favie Koda Ivev Sean James Gabriel

Joachim James Lamur Andy Lanza Jose Lopez Xuncax Brian Mcneill Juan Navarro Iii Neil Palmer Isaac Peskowitz John Prieschl Franceta Razz Jean Francois Ricardo Frederick Richardson Ryan Richardson Jose Rosario Colon Chloe Rosenberger Nicole Sandt **Tyshawn Santos** Frank Schiola Kyle Scollo Prinices Smith Evelvn Sorto Justin Sterling

Tiajuanna Tillman Camilo Valencia Naranjo Raul Veloz Dexter Walters Jr Caleb Watts Jacobi Wells

MCSO

Larry Hardy Jr

RIVIERA BEACH

Aaron Baptiste Hannah Garrett Luis Granados David Flanigen

PB SCHOOL POLICE

Matthew Barbara Gina Goulette

FEBRUARY 2025

STUART P.D.

Logan Burke

Kyle Alvord

Grant Mevers

WEST PALM BEACH PD

BOYNTON

Nicholas Damore Salvatore Guerriero Jean Louis` Cole Shaw Chase Thompson

DELRAY BEACH PD

Christopher Park

LANTANA PD Enrique Marin

MANALAPAN PD

Amanda Guasch

Ulysse Castelly Jr

P.B. SCHOOL POLICE

NORTH PALM BEACH PD

Kenny Rivera

PB GARDENS

Avrham Tawil

MARCH 2025

JUPITER PD

Matthew Gonzalez

JUPITER I.C. PD

Matthew Martel

PB SCHOOL POLICE

Jessica Rosette

STUART P.D.

Logan Burke Grant Mevers

SLCSO

Luke Sparkman

PBSO

Abbey Callo Davina Ferguson Cynthia Howard Lorenzo Ives Paloma Perez Cordero Devonte West

MANALAPAN PD

Sarah Lippert

PALM BEACH COUNTY PALM BEACH COUNTY

ABRIL 2025

ATLANTIS PD

Gregory Mccourt

DELRAY BEACH PD

Andres Cabrera Jessica Cartee Jenna Dempsey Charles Fishbaugh Iii Daniel Ordonez Nicholas Pena Mason Walker

MCSO

Dawn Arida Matthew Delgado Andres Marquez Gabriella Padilla Kassandra Wilkens

P.B. SCHOOL POLICE

Shonotra Bacon Timothy Dupuis Chelsea Evans

PBSO

Alyshia Aultman Aaronwyn Austria Victor Barber Jr Kenard Boldin Yalitza Castillo Claudio Jonathan De Lariondo Randy Edwards Kyle Gentles Romano Gilbert Michael Gratereaux Aimee Guillen Linda Hart Ja'carri Humphries Derek Innocent Moise Marquis Johnson Miriam Joseph Casey Keen Scott Martin Zidareous Mccrary Jeremy Miret Peter Negron Anthony Neonakis Joshua Phan

Leslie Ricketts
Iris Ruiz
Joshua Saidon
Brianna Santiago
Anthony Savarese
Drake Shutt
Michael Silva
Christian Tamayo
Yashika Tribble
James Wilkinson
Angelo Wilson
Jesse Windham
Arielle Yebba
John Zimmerman

PB GARDENS

Tanner Ahern Samatha Stonebraker

RIVIERA BEACH PD

Sean Masten

PALM SPRINGS

Chase Dorman Preston Kuffner

SLCSO

Marcus Sigmon

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

Protection for your family, your finances and your future.

That's the Trustmark® benefits promise to Florida PBA members.





NEW for 2020: Trustmark Hospital StayPay® Insurance

Pairs with your health insurance for maximum protection against hospital bills! **Plus:**



 Universal LifeEvents® Insurance with Accelerated Death Benefit for Long-Term Care Services



Critical Illness Insurance



Disability Income Insurance



Accident Insurance

You care. We listen.

Don't miss your exclusive benefits opportunity!

To learn more about these benefits and/or enroll, please contact **Bob Cogan:** 617.347.9793 · RCogan@trustmarkbenefits.com

Plan forms GUL.205/IUL.205, CACI-82001, DI 902, A-607 and HII 119 and applicable riders are underwritten by Trustmark Insurance Company, Lake Forest, Illinois. Trustmark*, LifeEvents* and Trustmark Hospital StayPay* are registered trademarks of Trustmark Insurance Company.

Products underwritten by Trustmark Insurance Company. Rated A- (Excellent) for financial strength by A.M. Best. 







EXCLUSIVE

Line of Duty Death BENEFITS!

- Canceling outstanding covered loan balances up to a combined \$525,000 in the event of Loss of Life
- This complimentary benefit is our way of saying thank you to all those currently serving in law enforcement, fire and rescue and EMS, whether a federal, state, county, or municipal agency employee
- Applicable for any work-related activities including heart attack or stroke occurring during strenuous training or activity
- Off-duty stress-related covered

Add our Preferred Mortgage Savings Plan to your list of benefits.



Get a NO LENDER FEE* loan with us!

- NO processing fee
- NO underwriting fee
- NO application fee

FREE credit assistance!





SCAN to get started

*In order to take advantage of this specially negotiated benefit for all union members, you must deal directly with this branch by calling 833.724.8700, or by sending an email to union@ccm.com

100 Motor Parkway Suite 112, Hauppauge, NY 11788 | NMLS 1681501 | Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). "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. CrossCountry Mortgage is not a credit repair company, credit reporting agency, broker, or advisor. We do not provide any services to repair or improve your profile. Consult the services of a competent professional when you need any type of assistance. 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.



WILLS VS. TRUSTS: WHAT EVERY OFFICER NEEDS TO KNOW ABOUT PROBATE





CHAD E BROCATO SR, ESQ ATTORNEY/PARTNER

When it comes to protecting your family and securing your legacy, many law enforcement professionals think of a will as the go-to estate planning tool. But there's another option that offers more control, less court involvement, and faster access to your assets: the revocable living trust.

So what's the difference, and why should it matter to you?

The Problem with Probate

A will doesn't avoid probate. In fact, the word "probate" means to prove a will. When someone dies with a will, the person who has possession of it is supposed to deposit it with the probate clerk in the same county where the recently deceased lived. It becomes a permanent part of the court records. If assets are found to be subject to probate, then a case has to be opened, a personal representative appointed, and a court-supervised process ensues that is expensive and takes months or years to complete. In the meantime, access to bank accounts owned solely by the person who passed are typically frozen, making family access to funds difficult or impossible in the early stages.

For law enforcement professionals who often have pensions, retirement accounts, and real estate, probate can be both time-consuming and expensive. Add in court fees, legal costs, and the stress your family might experience—and it's easy to see why many choose another path.

Why a Revocable Living Trust May Be Better

A revocable living trust is a private document that allows your assets to pass without going through probate. You retain full control while you're alive, and if you become incapacitated, your hand-picked successor trustee can step in and manage things without needing court approval. When you pass away, the trust acts like a set of instructions that tell your trustee exactly what to do - no court, no delay, and no public records.

Other Key Benefits for Officers

- **Privacy:** Wills have to be filed with the court when a person dies. Trusts remain private.
- **Speed:** No waiting for court action. Your loved ones can access and manage what they need right away.
- **Incapacity Planning:** If you're ever seriously injured or have a medical emergency, a trust and accompanying documents help to avoid guardianship court, keeping your affairs in trusted hands. A typical plan that we prepare would have a trust, healthcare surrogate, power of attorney, HIPAA waiver, living will, and advanced directives. These documents help avoid the need for a guardianship action as they are less restrictive but provide the authority needed to take care of an incapacitated person personally and financially.
- **Multiple States:** If you own property in more than one state (say, a home in Florida and land in Georgia), a will could trigger multiple probate cases. A trust avoids that altogether.

Bottom Line

A will is better than nothing, but a trust gives your family speed, privacy, and protection. responders plan for the worst every day on the job. We owe it to our families to plan that carefully at home, too.

Probate Avoidance Checklist

Follow these steps to ensure your assets bypass probate and go directly to your loved ones.

- Create a Revocable Living Trust Move assets into a trust to bypass probate.
- Name Beneficiaries on Accounts Ensure all financial accounts have designated beneficiaries.

- Use Transfer-on-Death (TOD) and Payable-on-Death (POD) Designations – Automatically transfer assets outside of probate.
- Joint Ownership of Property Holding property jointly with rights of survivorship avoids probate.
- Set Up a Durable Power of Attorney Allows a trusted person to manage affairs if incapacitated.
- Ensure Proper Deed Titling Confirm real estate titles are structured to avoid probate.
- Consider Life Insurance & Retirement Accounts Ensure beneficiary designations align with estate planning goals.
- Keep Documents Updated & Accessible Regularly update estate plans to reflect life changes.





Call today to speak with a patient advocate.

@FirstRespondersPharmacy

407-867-1577

The only pharmacy in the country dedicated to first responders

MESSAGE FROM SHERIFF RIC BRADSHAW

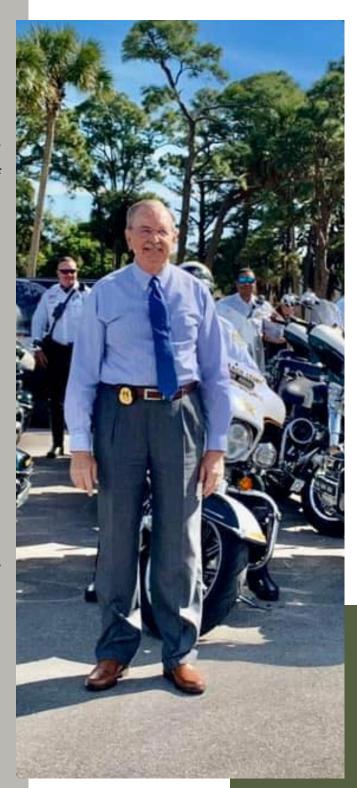
As your Sheriff, I want to take a moment to thank each of personally you commitment, professionalism, and dedication you demonstrate every day. Whether you serve in law enforcement, corrections, dispatch, civilian or administrative roles, your support, contributions are vital to fulfilling our mission of keeping Palm Beach County safe.

Please remember that your safety and well-being remain my top priorities. I encourage you to look out for one another, stay resilient, and never hesitate to reach out if you need assistance.

Together, we will continue to strengthen the trust we have built with our community and lead by example, setting the standard for excellence in law enforcement.

Thank you for everything you do. Stay safe, stay strong, and stay proud to wear the badge.

Respectfully, Sheriff Ric L. Bradshaw Palm Beach County Sheriff's Office



Ready to Serve Florida's First Responders



Keyes Company

- Roxie Guerrero, Realtor Associate
- Licensed Realtor for 22 years
- PBA member since 1988
- 26 years On the Job
- Retired from Palm Beach Sheriff's Office February 2014 as a Sergeant-Law Enforcement. ID#3575.

I specialize in Buying, Listing, Selling, Relocation across South Florida. Nationally and Internationally.

> Please contact me with your Real Estate needs!

Roxie Guerrero · Realtor Associate Wellington Office - The Keyes Company Phone: 561-762-2369 Email: foxy213@bellsouth.net



Family Owned & Operated Since 2008

Servicing Palm Beach County & Surrounding Areas

Trustworthy, Honest & Reliable

Business Hours: Monday - Friday: 8AM - 5PM

Emergency Service



Quality Work at Affordable Prices!



Taking Care of PBA For Over 10 Years!

Mention PBAIO & Receive 10% Off a New Installation!

Maintenance Contract For Free
With New Installation**
(\$140 Value - Includes 2 Maintenanc
Visits)

COMMERCIAL & RESIDENTAL SERVICES

- 100% Customer Satisfaction
- Maintenance Contracts Starting at \$140/Year
- 15% Off Repairs for Contract Holders
- Free Estimates
- Expert Installation Services
- Prompt Repair Responses



3965 INVESTMENT LANE STE. A-8 RIVIERA BEACH FL, 33404 www.novaairfl.com



ACCIDENTS ALL ARRESTS





MyFavoriteLawFirm.com

772)220-4400

*Reduced fees for PBA members and their families.

8.5X5.5 Generic MFLF Ad.indd 2 7/19/24 4:34 PM

CLOSING ARGUMENT WITH LARRY

WINNING IS NOT ALWAYS WINNING



Previously, our municipality adversaries in an Unfair Labor Practice or an Arbitration would recognize the futility of appealing Arbitrations.

We bargain at the table for Arbitration which is its own dispute resolution, away from the court system. However, in Arbitration, Florida Statute 682.13 allows an arbitration award to be vacated in very specific circumstances:

682.13 Vacating an award.—

- (1) Upon motion of a party to an arbitration proceeding, the court shall vacate an arbitration award if:
- (a) The award was procured by corruption, fraud, or other undue means;
- (b) There was:
- 1. Evident partiality by an arbitrator appointed as a neutral arbitrator;
- 2. Corruption by an arbitrator; or
- 3. Misconduct by an arbitrator prejudicing the rights of a party to the arbitration proceeding;
- (c) An arbitrator refused to postpone the hearing upon showing of sufficient cause for postponement, refused to hear evidence material to the controversy, or otherwise conducted the hearing contrary to s. 682.06, so as to prejudice substantially the rights of a party to the arbitration proceeding;
- (d) An arbitrator exceeded the arbitrator's powers;
- (e) There was no agreement to arbitrate, unless the person participated in the arbitration proceeding without raising the objection under s. 682.06(3) not later than the beginning of the arbitration hearing; or
- (f) The arbitration was conducted without proper notice of the initiation of an arbitration as required in s. 682.032 so as to prejudice substantially the rights of a party to the arbitration proceeding.

The losing party (for example the Agency) has 90 days to file a Motion to Vacate, thereby depriving the winning party (the officer) of his rights to return to work as ordered by the Arbitrator, by delaying the proceedings. Doesn't feel like much of a win, does it?

But this is many times the strategy that is employed. These cases are rarely overturned. But by the time it takes to appeal through the court system and then potentially the 4 th District Court of Appeals and/or the Florida Supreme Court, agencies can use as a tactic to punish your member for winning and delay his/her return to work indefinitely, whether their Motion to Vacate has any legal merit or not. Unfortunately, the legal system isn't perfect. It is designed for meritorious appeals. But, others manipulate the system as it may take years for Courts to determine was has merit.

Many times, it allows unscrupulous individuals an opportunity to manipulate the system in a way it wasn't intended. Never the less while they may still lose (again) the process is not legally prohibited. The process is obviously there for a bonafide litigant under very specific statutory circumstances.

Regardless, the effect of this process can delay the effect of the "win" at arbitration. Other times, unrealistically and, because of immeasurable delays in the court system, our opponents may feel like they prevailed, albeit temporarily. Our members, as litigants, should remain aware of the potential pitfalls in the judicial system to keep their expectations here realistic. Bad faith adversaries can work the system and keep you out of work, if only to delay your inevitable return because of the arbitrator's initial award.

HALO LAW – POLICE BUFFER ZONES PROVIDE LAW ENFORCEMENT PROTECTION



A new Florida law, section 843.31, Florida Statutes, is now in effect. This law provides the following:

- 843.31 Approaching a first responder with specified intent after a warning.—
- (1) As used in this section, the term:
- (a) "First responder" includes a law enforcement officer as defined in s. 943.10(1), a correctional probation officer as defined in s. 943.10(3), a firefighter as defined in s. 784.07(1), and an emergency medical care provider as defined in s. 784.07(1).
- (b) "Harass" means to willfully engage in a course of conduct directed at a first responder which intentionally causes substantial emotional distress in that first responder and serves no legitimate purpose. (2)(a) It is unlawful for a person, after receiving a verbal warning not to approach from a person he or she knows or reasonably should know is a first responder, who is engaged in the lawful performance of a legal duty, to knowingly and willfully violate such warning and approach or remain within 25 feet of the first responder with the intent to:
- 1. Impede or interfere with the first responder's ability to perform such duty;
- 2. Threaten the first responder with physical harm; or
- 3. Harass the first responder.
- (b) A person who violates this subsection commits a misdemeanor of the second degree, punishable as provided in s. 775.082 or s. 775.083.

The above statute is aimed at preventing the harassment of law enforcement officers and other first responders, and it triggers such protection after a first responder provides a clear warning to threatening people to step back and to allow them to perform their job duties.

Critics claim that such laws are designed only to prevent members of the public from videoing law enforcement officers and that such laws violate those civilians' constitutional rights. However, this statute is a good tool to prevent people with bad intent from interfering with a first responder's duties to perform his or her job functions and posing harm to those public servants' safety.

Of course, the application and effects of the law hinge on the first responder's perception of what is or is not threatening or harassing, etc. Other states have enacted laws with similar content, and those laws have been challenged. For example, a judge in Louisiana found that such similar law was unconstitutional and vague. We will keep watch on the application and any challenges to this new statute.



A LITTLE RAIN NEVER HURT ANYONE . . . EXCEPT COTTON CANDY



As we got up way before dawn to set up and get ready for the 22nd Annual Kaitlin A Kazanjian Memorial Scholarship Fund Golf Tournament, we were greeted with the news cast of:

WEST PALM BEACH, Fla. (WFLX) - We're tracking a low pressure system in the Gulf that will move over Florida today bringing with it widespread showers and a few thunderstorms.

Some of the thunderstorms may be strong to severe as we get into the late afternoon and evening hours.

The storm prediction center has put coastal Palm Beach County in a level 1 marginal risk for severe thunderstorms and excessive rainfall that could lead to flooding.

The rain will move in around the lunch time hours, pick up around dinner time and linger some through the night.

But, hey, a little rain never hurt anyone (well except the delicious cotton candy that so delicately disappears), we geared up and got ready to proceed with a day of unknowns. The grill team, always hard at work preparing the food for the day starting at least the day before and always the first on the "scene" of events!

The morning began nice enough and the rains held out long enough for us to proceed through breakfast and check in. 144 Golfers, plus volunteers, staff, grill team, Honor Guard and then as the golfers headed out onto the course, we started getting the warnings of heavy thunderstorms passing through and likely throughout the day. So, the lovely staff at Trump National Jupiter guided us into the Grand Ballroom for the rest of the day and with the help of many volunteers, we were able to relocate our entire raffle and auction set up into the Ballroom.



... and we were blessed to never get hit with anything heavy.



And then, the rains began, but not enough to deter any hard core golfers like we have that play every year. Everyone continued to push through some wind gusts and passing rains and we were blessed to never get hit with anything heavy.

Throughout the day, golfers could be heard laughing and determined to enjoy themselves despite the weather. Everyone sharing the same sentiment – at least it's not hot!









Once all the golfers came through – grinning from ear to ear and chatting away how the rain held out for us for the entire day and the rain that we did get, they just played through. Even Kaz could be heard saying, Kaitlin held off the weather for us to continue the play.

Everyone gathered in the ballroom for a wonderful lunch, a bit of music and a rousing live auction as well as awards presented for the best of the day!

Many thanks go out to our Events Committee, sponsors, volunteers and Trump National Jupiter for a fabulous event once again. Another one in the books and then we were ready to get the Ball rolling for the Ball!!!!



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."



STEVE OLSON, CFP®, AEP® Founder & CEO

START EXPLORING NOW (OR BOOKMARK IT FOR LATER)

Scan the code or visit atlanticwp.com/resources









ATLANTIC WEALTH

PARTNERS

It's Not You. It's We". atlanticwp.com

Atlantic Wealth Partners, LLC (CRD No. 2894/0), is an investment advisor registered with the United States Securities and Exchange Commission. The use of the term 'registered' to refer to our firm and/or our associated per sens does not imply any particular level of skill or training. The information contained herein is not an office to sell or a solicitation to engage us for investment advisory services in any jurisdiction(s) in which we are not as proportately registered, excluded, or exempt from registration, Copies of our Horm ADV Part 28 Him Brothure and our Form ADV Part 3 Client Relationship Summary are available free of charge at https://advisor.invest.com/advisor.com/advis

We Will Never Forget Them:

The PBA Unveils The Updated Fallen Officers Memorial Wall and Presents Checks to the Families of Our Fallen PBSO Motorcycle Deputies



On March 10, 2025, dozens of PBA members, including PBSO Motorcycle Deputies, gathered at the PBA's office for a solemn ceremony unveiling the Fallen Officers Memorial Wall and honoring our fallen PBSO motorcycle deputies, Ralph Waller, Ignacio Diaz, and Luis Paez, who were killed in a tragic vehicle accident last November. The family members of Deputy Ralph Waller, Deputy Ignacio Diaz, and Corporal Luis Paez, were on hand and received at least \$200,000 each thanks to the PBA's successful and persistent fundraising on behalf of the deputies' families.

"He was a very good son. He was a wonderful son," shared Beverly Belcher, mother of Corporal Paez, as she was surrounded by her late son's fellow brothers and sisters in blue. She said her son only had 100 days before he was set to retire, but still enjoyed his job until the very end.

"He loved being a motorcycle officer," she said.

For Belcher though, it is still difficult for her to get on the road and pass the three American flags that mark the spot where her son passed. "It's still hard, very hard, to go down Southern Boulevard," she said.

She said the checks her family was awarded will go towards her grandson.

I'm glad it's there for the benefit of Cameron's future, his college career, whatever he has before him in life," she said.

During the ceremony, President John Kazanjian said, "The money will never replace a loved one, but it helps. This was an unprecedented tragedy that left a gaping hole in the hearts of our entire PBSO family, who continue to mourn the loss of these dedicated deputies. Since this tragedy occurred, we made a commitment to aggressively raise thousands of dollars to support the families of the bereaved deputies, during this painful time. "We are extremely grateful for the outpouring of support and generosity from so many local businesses, organizations, and fellow Palm Beach County residents, who have contributed to our charity, and we were very pleased to help lighten the financial burden for these families."

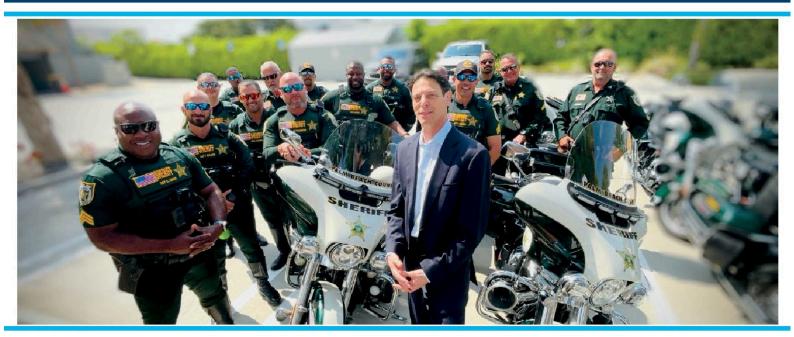
Since this tragedy occurred, the Palm Beach County PBA has worked hold fundraisers tirelessly to throughout the County to raise thousands of dollars from dozens of local businesses and countless individuals, who have generously contributed to the charity fund created for the three deputies. The charity fund has since raised over \$650,000.

Aside from the funds, Belcher said what was also special to her is the fact that the motorists will never be forgotten. Their names have been etched on a memorial alongside other fallen officers, who lost their lives in the line of duty, keeping their memories alive.

"It does touch my heart that they're not forgotten, and they won't ever be forgotten," Belcher said.



INJURED IN THE LINE OF DUTY? WE'VE GOT YOUR SIX.



You put your life on the line to protect us. When you're injured, **you deserve a legal team** that **honors your service**—and fights just as hard for you.

Jason Weisser of Anidjar & Levine is a former Miami-Dade State Attorney with a long track record of representing those who protect and serve. He has stood beside injured officers and agents from the Florida Highway Patrol, Local Police Departments, Sheriff's Offices statewide, the FBI, Homeland Security, Secret Service, and every Branch of the Military.

With decades of courtroom experience and **millions recovered** in verdicts and settlements, Jason brings a battle-tested approach to personal injury law **for those who risk it all.**

He represents law enforcement in cases involving:

- ✓ Auto, motorcycle, truck & maritime accidents
- ✓ Negligent security
- ✓ Medical malpractice
- ✓ Product liability
- **✓** Wrongful death
- ... and other serious injury claims.

Endorsed by the Palm Beach County Police Benevolent Association



You protect us—now let us protect you. Call today for a free consultation.



SPONSOR SPOTLIGHT

Recently, CODE Three sat down for an interview with one of the PBA's longest and most generous sponsors, Rich Tschernia, who has supported not only our members with all their home buying and refinancing needs, but equally important, he has also supported the charities, which the PBA is affiliated with.



Rich, how long have you been in the mortgage business and how did you get started in this industry?

Well, I'm pleased to say this is my 46th year in the mortgage industry and I've been with Cross Country a little over 5 years now. Before that, I owned two companies and was acquired twice. And over 30 of the 46 years in this business I have devoted myself to serving the needs of the law enforcement community. 80% of my business really comes from law enforcement officers from all over the country.

My father was in this business and he said to me once, why don't you join me? I developed my own business plan. My first union client was the NYC Detectives Union. I did a mortgage for one of their board members, who at that time, was buying his first house. After we finished his mortgage, he was so happy with the process he asked me, would I consider doing something for the Union? Well, after that, I came up with this idea. I said, why should our company charge bank fees? They make enough money. We don't need to charge these lender fees. There's plenty of room in there to do anything to help our customers out. So I took all the lender fees off. I would say I was probably the first person to start the original "no-lender fee loan." After I started serving their members, I was introduced to another union, and then another union, and another union, and then I expanded out and ended up working across the whole country, providing no-lender fee loans for different groups from Los Angeles, to the State of Hawaii, to some municipal unions in New York City and everywhere in between. I worked with some of the civilian Unions as well. We expanded our products. They became a great way to show that you can save money in the mortgage lending process. Not only that, we also help people repair their credit. Oftentimes our customers get dealt a tough hand, they get divorced, they may have an illness in the family, they get behind in their bills. But we have taught them how to make their mortgage application process better and we have helped raise them up, you know, 50 or even 60 points on their credit scores in order to afford their dream home.

So, when you tailor your products to your customers, you're primarily focused on first-responders?

Yes, first-responders put their lives on the line every day. They leave their families and they go to work, they never know if one day they're not gonna come home because something tragic, God forbids, happens. Knowing that, I knew I had to come up with something else, and it took me six years to get an exclusivity on this new product, which I brought to Cross Country, and that was the Line of Duty Death Benefit. The Line of Duty Death Benefit protects a first responder, be it a police officer, or firefighter, or EMS worker, or a Correction Officer and, we'll pay off up to \$525,000 in whatever remains of their mortgage loan. We do not sell the loan, we'll pay the premium and pay off the claim within 10 days of the member's death. That's if they have a heart attack or stroke or something related to their job. Other illnesses like cancer or suicides are not covered.

Are Palm Beach County PBA members eligible to receive that?

Palm Beach County, as well as all Florida PBA members are eligible to receive this product, absolutely.

What has the response been, since you've launched the product? What are some of the unions saying about it?

We launched the product back in May of 2024. So when we rolled it out nationally and each month going forward, it's been a phenomenal success and we've received a tremendous response. I go around the country, I speak to many law enforcement and first responder unions. They can't believe that it doesn't cost their union or their members anything. We pay the premium, we service the loan, we do not sell it, so this way, at closing, we know who will be the primary contact as far as the families go.

You've been helping law enforcement union members a long time. You've also supported a lot of different charities. You've been one of the biggest supporters for many years of the Palm Beach County PBA charities, as well as the Kaitlin A. Kazanjian Memorial Scholarship Fund. Why do you get involved in all these charities?

You know, I met John Kazanjian a number of years ago, pretty much right after the tragedy that happened to his daughter. And he started a golf tournament, which I believe, was the first event that he did to start up the scholarship fund. In that case with John, it was a tragic drunk driving incident that took the life of his daughter. You know, it was hard to overcome that, but I just wanted to help, so I asked how could I help? So I started supporting his golf tournament. I have a place in Atlantis in the Bahamas and I like to donate it. I don't really go there myself to stay, but I own it and I give it out as a raffle prize to any of these families that need it. I'll donate it to the union to help them raise money for anything that can help them help the families in need. It's been very successful with the Palm Beach County PBA, as well as with other law enforcement and first responder unions that have a Widow and Children's Fund or a Scholarship Fund. I just like to give back. It's not always about making money for me. It's always about helping the person first and worrying about myself second.

Who are some of the people who have won these trips? What are some of their extenuating circumstances or life experiences- what happened to them?

Well, especially for like the "Officer of the Year", the "Officer of the Year" recipient is really important to me. It's somebody that really put his or her life on the line and went out and did something courageous in order to protect people or to stop something really awful from happening. And, you know, those people deserve something. So I felt like I wanted to give it to those members who actually were "Officer of the Year." But also, when the PBA holds fundraisers for their members, who are seriously ill or a member of their family becomes ill, I'll donate a trip to Atlantis to help raise money for them. And of course, there were the three Palm Beach County Sheriff's Deputies, not that long ago, who were killed tragically in a car accident and I felt like I wanted to offer the trip to Atlantis to the PBA to help them raise money to support the families of those officers, which we did, and it went pretty well. So I'm happy about that.

Essentially you're a major investor in people's lives, right? You're helping them buy a home, start a family, and you're taking care of them, whatever their needs may be, as they progress through their agencies and departments, and then you support the causes that they may be a beneficiary of someday. Is that correct?

Yes, that's correct. If we can help them improve their credit, I'll help them with their credit score . If there's something they need, to raise money for something, I'll do it. We're always there for everybody.

What's the next big thing for you and Cross Country?

The next big thing would probably be the work interruption benefit. I'm probably going to offer that benefit in circumstances where a police officer gets suspended or terminated, without cause, or something happens and the union is fighting to help them, you know, help the family. Well, in that case, if it's justified, we'll offer that support. We'll pick up the three months of their mortgage payment, not added to the end of the loan. So that's in the works. I should have that product out probably by the end of the year.



Richard Tschernia
SVP of Affinity Lending
M 631.806.9478
D 833.724.8700
E richard.tschernia@ccm.com

CrossCountry Mortgage, LLC 100 Motor Parkway, Suite112

Hauppauge, NY 11788
Personal NMLS46504
Branch NMLS1681501
Company NMLS3029



					\circ	
				\circ	\circ	0
			0	\circ	\circ	0
		\circ	0	\circ	\circ	0
	\circ	\bigcirc	0	\bigcirc	\circ	0
0	\circ	\circ	\circ	\circ	\circ	0

Time Stands Still For no One



Join us in welcoming all the new chiefs to their new homes as we support the transitions made and look forward to working with each one at their respective new departments.

Jupiter Police Department

The Jupiter Police Department welcomed a new leader, Deputy Chief Michael Barbera, who was been appointed as the next Chief of Police and officially assumed command on October 30.

Gulf Stream Police Department

The current Chief of Police for the Gulf Stream Police Department is Richard Jones. He is coming to Gulf Stream with 25 years of experience, the last eight in Ocean Ridge, where he rose from road patrol to chief and in 2020 was named the town's employee of the year.

Manalapan Police Department

Manalapan welcomed the arrival of new Police Chief Jeff Rasor at the Jan. 14 Town Commission meeting. Rasor was promoted to sergeant in 2009, to lieutenant in 2019, captain in 2021 and then to assistant chief the following year. He served in about every capacity as a police officer and supervisor in Delray Beach: overseeing community patrol, serving as a high school resource officer, and as a member of the Clean & Safe Downtown unit, among other positions.

North Palm Beach Police Department

The Village of North Palm Beach announced the retirement of Police Chief Richard Jenkins, effective February 1. To maintain continuity, Deputy Chief Rob Coliskey assumed the role of Interim Chief. Coliskey, a respected leader within the department, brings extensive experience and a commitment to building on the department's successes, according to officials.

Ocean Ridge Police Department

The promotion was announced June 15 of acting Police Chief Scott McClure to the permanent position. McClure, who joined the town's police force in 2016, has been leading the department since March, when former Police Chief Richard Jones resigned to take the same position in Gulf Stream. McClure, who served for 25 years in the Palm Beach Police Department before coming to Ocean Ridge, has also been a patrol officer, sergeant and lieutenant in town.

West Palm Beach Police Department

Antonio "Tony" Araujo was appointed the new West Palm Beach Police Chief after confirmation by the West Palm Beach City Commission. The appointment was effective March 3, 2025. Mayor Keith A. James selected Chief Araujo after serving as the interim Police Chief since October 1, 2024. Chief Araujo is a nearly 43-year veteran with the Palm Beach County Sheriff's Office who stepped into the interim West Palm Beach Police Chief role ... as interim chief.

Stuart Police Department

IThe city of Stuart has officially named Flamur Zenelovic as its new chief of police. Promoted from captain to chief, Zenelovic outlined his priorities, with traffic safety and public concerns at the top of the list.



UPGOMING EVENTS

QUARTER AUCTION

CASINO NIGHT

PBA HALL

FALL FESTIVAL

06/27

07/25

10/11

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

Take a fresh look at Lincoln stable value investment only

The *Lincoln Cornerstone Series*SM, through Lincoln Financial, provides a competitive offering of stable value solutions as investment only options. These stable value solutions use a multi-manager framework that leverages the expertise of external managers for research and analysis, incorporating different market perspectives.

Lincoln Financial is a premier provider of stable value solutions and has offered risk management expertise, financial strength, and attractive contract provisions to defined contribution plan sponsors and participants for over 40 years.

Lincoln Financial is proud to support the Palm Beach County PBA.



For more information about the *Lincoln Cornerstone Series* or Lincoln's stable value solutions, **visit LincolnFinancial.com/SVIO.**

Lincoln Cornerstone Series^{5M} is the marketing name for Lincoln Financial's suite of stable value investment only (SVIO) products, which includes the Lincoln Stable Value Account and the Lincoln Stable Value Separate Account. SVIO refers to the group stable value or group fixed annuity products Lincoln offers to a contractowner without providing participant recordkeeping services.

The Lincoln Stable Value Account is a group fixed annuity issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

This material is provided by The Lincoln National Life Insurance Company, Fort Wayne, IN, and, in New York, Lincoln Life & Annuity Company of New York, Syracuse, NY, and their applicable affiliates (collectively referred to as "Lincoln"). This material is intended for general use with the public. Lincoln does not provide investment advice, and this material is not intended to provide investment advice. Lincoln has financial interests that are served by the sale of Lincoln programs, products, and services. Lincoln Financial is the marketing name for Lincoln National Corporation and its affiliates. ©2025 Lincoln National Corporation

LFG-SVPBA-ADV001_Z01

LCN-7911850-042925

Who's helping secure your financial future?



Financial Representative
3300 PGA Blvd, Suite 900
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. 3300 PGA Blvd., Suite 900, Palm Beach Gardens, FL 33410 561-910-2566



INTEGRATED EVENT & PARKING SERVICES

THE LEADER IN THE EVENT PARKING INDUSTRY

We will handle all Parking Logistic Consulting, Parking Staff Managing, Parking Directions, Traffic Control. You can rest assured you are in good hands when hiring us for all your event parking requirements.













SCAN ME!



PBA Charity



Kaitlin A. Kazanjian Charity



PBA Merch!

"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.





 And more... We can help you.

Cancer

Connect with us! @injuredresponsepharmacy

ENROLL TODAY!

Alberto Gil | 954-868-1084 www.InjuredResponsePharmacy.com Prefered Pharmacy of the Palm Beach and FL PBA

Pharmacist consultations available

Exclusive VIP Service to all First Responders



MEMORIAL MOTORS COIN

Now Available!

Memorial Motors Coin – On Sale Now! The PBA is proud to announce that the Memorial Motors Coin is now available for purchase!

Price: \$30 + Shipping

Or stop by the PBA Hall anytime to pick yours up in person, all proceeds to support the PBA Charity Fund

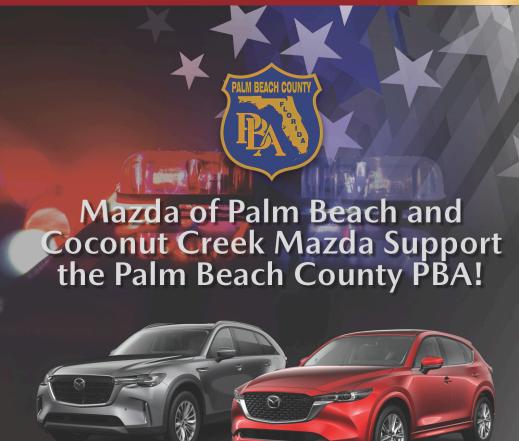


INTERESTED?

■ EMAIL: ANGELA@PBCPBA.ORG OR

GABY@PBCPBA.ORG 📞 CALL: (561) 689-3745

WHILE SUPPLIES LAST, DON'T MISS OUT!





MAZDA OF PALM BEACH

2677 NORTHLAKE BLVD. NORTH PALM BEACH, FL 33403 (561) 273-5400

Monday - Friday 8:30 am - 9:00 PM Saturday 8:30 am - 8:00 PM Sunday 10:00 AM - 6:00 PM

MazdaOfPalmBeach.com

COCONUT CREEK MAZDA

4101 W. SAMPLE RD, COCONUT **CREEK, FL 33073** (954) 327-9600

Monday - Friday 8:30 am - 9:00 PM Saturday 8:30 am - 8:00 PM Sunday 10:00 AM - 6:00 PM

CoconutCreekMazda.com

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.

- Angela Smith
- Dean Wells Ii
- Emma Snelgrove
- Evelio Santiago
- George Gasparini Iii
- Karen Calvert
- Keith Smolen
- Nicole Luty

- Richard Jenkins
- Robert Butts Jr
- Sean Myers
- Shenick Grimsley
- Stephen Schooley
- Steven Mekoliavitch
- Thomas Mccabe
- Valerie Engram
- Wanda Church



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.



Eric V. Hires, Esq. Eric@HiresLegal.com 407-841-1902



Paul A. Kelley, Esq. Paul@KelleyLawGroup.org 321-285-2550



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

Call today for a free legal consultation: 866-HELP-4911





PALM BEACH COUNTY SHERIFF'S OFFICE



Join the Palm Beach County Sheriff's Office

+ EXCELLENT PAY AND BENEFITS

DEPUTY SHERIFF CORRECTIONS

Florida Certified* Full-Time

Starting Salary: \$72,564**

(3+ years Certified Corrections experience \$79,260)

DEPUTY SHERIFF LAW ENFORCEMENT

Florida Certified*
Full-Time

Starting Salary: \$72,564 **

(3+ years Certified LE experience \$79,260)

CORRECTIONS RECRUIT

(Corrections Academy Sponsorship - PBSC/IRSC)
Paid Salary while attending Academy
\$52.584**

(after completing Corrections Academy & pass state exam \$72,564**)

BENEFITS INCLUDE:

Health, Dental, and Vision Care; State of Florida Retirement System; Life Insurance; Competitive Sick, Vacation and Holiday Leave, Longevity Leave & Longevity Pay; and more...

*Out-of-state, federally certified, or inactive Florida law enforcement or correctional officers may achieve Florida certification through a limited access program requiring a 76-hour commitment involving an EFT evaluation, a proficiency demonstration, and successful completion of the Florida SOCE.



www.pbso.org

JOBS@pbso.org

Contact Sergeant Tim Graham at (561) 346-8770

TO APPLY



Palm Beach County Sheriff's Office is an Equal Opportunity Employer

Veterans' Preference to be requested at time application is submitted. Certain service members may be eligible to receive waivers for Postsecondary educational requirements and are encouraged to apply. Applicants with a disability who require accommodation within the application/interview process should direct a request in advance to Human Resources.

**Annual Salaries above are effective 1/1/2025 - 6/30/2025

We are asking for Donations



Want FREE Promo for Your Business?

All it takes is a donation to our cause! We'll feature your business on our page, events, and more. Let's do good together!

- Here is a list of the items we are seeking:
- Gift Cards VISAs, Restaurants, Salons, etc.
- Electronics Gaming Systems, TVs, Laptops, Speakers, Airpods, etc.
- Sports Memorabilia
- Adventure Passes-Theme Parks, Drive Shack, Pop Stroke, Zoo, etc.
- Car Wash Packages
- Gym Membership
- Spa Sessions
- Fishing Rods
- Golf Clubs or Foursomes
- Concert Tickets
- Movie Passes
- Trips
- Cigars
- Game Tickets- Dolphins, Panthers, Heat, Marlins
- Artwork
- Handbags Michael Kors, Tory Burch, Kate Spade, Lilly Pulitzer, etc.

Donate Today!

Donation valued over \$200 gets a free business card-sized ad in our magazine.

Meet the Staff

Kristen Penque Rental Hall Manager

Please join us in welcoming Kristen into our fold

Many of you already know Kristen. You probably recognize the name. Yes, she is Lou's daughter! Kristen has worked helping the PBA for years behind the scenes, and many times, behind the bar with Courtney. That's what made her such a great choice to come in and manage the Rental Hall.

Kristen is married and she and her husband Ryan Boyd, live in the Wellington area with their two beautiful daughters, Harper and In addition, Kristen is also an office assistant having various duties including membership. If you lost your membership card, got married/divorced, or whatever, give Kristen a shout and she will get you a new one right a away.

Kristen also works outside the PBA with attorney Rick King as his assistant.

Believe it or not, she actually has a personal life as well. In her spare time, Kristen dotes on her daughters, carting them between school and extracurricular activities like dance, modeling for Priority Sass, and church and just like her father, Kristen is a huge Buffalo Bills fan.

So remember, if you're booking the hall or need a new membership card – ask for Kristen!!!



#PIGROASTCHALLENGE

SATURDAY NOVEMBER 22TH, 2025



THE LOVE FUND IS A CHARITABLE 501(C)(3) ORGANIZATION THAT IS AFFILIATED WITH THE SOUTH FLORIDA PBA AND AIDS FALLEN OFFICERS AND THEIR FAMILIES WHEN NO OTHER FUNDS ARE AVAILABLE TO DO SO. ANY MONEY COLLECTED BY THE LOVE FUND HELPS PAY FOR THE FUNERALS OF OFFICERS KILLED IN THE LINE OF DUTY, EDUCATION FOR THE CHILDREN OF FALLEN OFFICERS AND PSYCHOLOGICAL COUNSELING FOR OFFICERS AND IMMEDIATE FAMILY MEMBERS IMPACTED BY THE STRESS OF THE JOB

> LIVE MUSIC • FOOD TASTINGS • KIDS ACTIVITIES POP-UP SHOPS • FAMILY FUN • SATURDAY FUNDAY

CALL THE SOUTH FLORIDA PBA FOR INFORMATION ABOUT THE PIG ROAST BOWL SERIES LAW ENFORCEMENT EDITION, KIM GREGSON 305-593-0044 / LOUIS FONSECA 305.796.1744 OR EMAIL KIM@SFLPBA.ORG TO REQUEST MATERIAL IN ACCESSIBLE FORMAT. INFORMATION ON ACCESS FOR PERSONS WITH DISABILITIES, OR A SIGN LANGUAGE INTERPRETER (7 DAYS IN ADVANCE)

BACK THE BLUE

SPONSOR A LAW **ENFORCEMENT TEAM ENTRY**



DOORS OPEN AT 10:00 AM TROPICAL PARK **7900 SW 40TH STREET MIAMI, FL 33155**

CONNECT WITH US

☐ SouthFloridaPBA ☐ Louisfonseca ☐ QuerikoconKiko ☐ PiqRogstBowl



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 attornies on retainer.



SCAN HERE AND JOIN NOW FROM THE MAIL BAG

myself, we would like to sincerely thank you for your act of Kindness. May the Lord bless you.

From the Powell Sencerely Russell Willers R

Blessed are they who observe justice, Who do righteousness at all times!

~ Psalm 106:3





Dear Night Lights & Crowned Pearls Sponsor/Donor.

On behalf of the entire membership of Crowned Pearls of Wellington, Inc. and Alpha Kappa Alpha Soroitiy, Inc.* Alpha Alpha Upsilon Omega (AAUO) Chapter, we would like to extend our hearffelt gratitude for your generous support of Night Lights & Crowned Pearls, An Equestrian Experience Fundralser. Your contribution played a vital role in the success of this event and in furthering our

Thanks to your sponsorship/donation, we were able to create a memorable experience that not only highlighted the beauty of the equestrian arts, but also fostered a sense of community among our guests. Your belief in our cause allows us to provide funding for programs such as:

The Students Working to Achieve Greatness (S.W.A.G.) Program

Regal Scholars Program

These initiatives support high school students in surrounding communities through college preparation, paid summer internships, book scholarships, mentoring, cultural awareness, enrichment, and exposure to the Arts.

Your support also helps us fund food drives, toy drives, and so much more. Together, we are making a meaningful difference in the lives of those who need us most, and we look forward to continuing this impactful partnership with you.

Please do not hesitate to reach out if we can further engage with you or your organization in the future

Geneva Pettis-Hassell Geneva Pettis-Hassell President Crowned Pearls of Wellington, Inc.

Marcia V. Hayden Marcia V. Hayden President

- crownedpearls@gmail.com
- @ www.crownedpearls.org

Royal Palm Beach, FL 33411

Hev Larry.

I wanted to thank you sincerely for your exceptional work handling my case. Your dedication, expertise, and perseverance played a crucial role in securing my repromotion, and I am truly grateful.

Your professionalism and attention to detail gave me confidence throughout the process, and I sincerely appreciate the time and effort you invested in advocating on my behalf. This outcome means so much to me, and I know it would not have been possible without your outstanding representation.

Once again, thank you for everything. I genuinely appreciate your hard work and support.

Thank you

P.S. 1. I have renewed faith in the PBA

BRADLEY A. BLAKEMAN Board of Directors & 9/11 Family JENNIFER BREKKE CEO, Scout Marketing (Ret.) ANTHONY J. BUFFALANO III COO & CFO, Southpoint Capita JOHN CARROLL Battalion Chief, FDNY (Ret.)

JOSEPH D. DAVIDSON Colonel, USA (Retired)

BILL GADDIS VP Sales, Mohawk Industries, Inc STEVE HILL

JACK KIELTY Lieutenant, FDNY (Ret.) ANTHONY L. LACORAZZA ATSAIC - U.S. Secret Service JOSEPH LAPOINTE Lieutenant, FDNY

RICH LATEK Director of Marketing, GMC MICHAEL LENTIN LYNN & FRANK MARA VP of Community Relatio THOMAS O'CONNOR Lieutenant, FDNY (Retired)

JEAN R. RINGHOFF VP. Northfield Bank JAMES WAHLBERG Tunnel Towers Foundation

February 28, 2025

Because of you, our Foundation is able to continue our mission to "Do Good." Through y generosity, the Turnet to Towers Foundation has been helping America's brence by proving morphyse free homes. In Good Surf and falling for responder featings with young children and by building specially-adapted smart homes for catastrophically injured veterans and first responders. We are also committed to eradicating veteran homelessness and helpin America to NEVER FORCET 9/11.

Please know that your donation was applied as you requested. In compliance with the IRS Substantiation and Disclosure provisions for 501(c)(3) tax-exempt charitable organizations, we affirm that no goods or services were received in exchange for your donation. On behalf of America's heroes, thank you so much for your support. Let Us Do Good

The Siller Family & Tunnel to Towers Foundation

REGINA JANUS MARY GEORGE RUSSELL SALVATORE JOHN V.
SILER VOST SILER HANNAN SILER SCULIN SILER SILER CASSANO LABARBERA
SECRETARY Vice Chair Tensaver / Vice Chair Feduring Member Germitsister, Battalion Commande



Dear supporter.

I am deeply humbled and grateful for your unwavering support throughout my 2024 Florida House of Representatives campaign. Thanks to your time and encouragement, I have the honor of continuing to serve as your voice in Tallahassee.

Together, we achieved something incredible, and it's because of your dedication and commitment that I will have the privilege of representing our beautiful District 91 in the upcoming Legislative Session.

I promise to continue working tirelessly on the issues that matter most to you, and I will always prioritize the well-being of our community as I fight for a brighter future for all

Thank you again for believing in me. I am excited to keep working with you to make Boca Raton and Highland Beach even stronger and more prosperous

Peggy Gossell-Sudmer

Peggy Gossett-Seidman

State Representative

Peggy Gossett-Seidman Campaign

reggy@PeggyForFL.com · 4312 Intracosatal Drive, Highland Beach, FL 33487 · www.PeggyForFL.com Paid by Peggy Gosset-Seidman, Republican, for Florida State Representative, District 91.

PBSO:

Hearing Review Board: Sgt. Demotion PBA Win: Reinstatement to Sgt.

PBSO:

Hearing Review Board: Sgt. Termination PBA Win: Reinstatement to Sgt.

School Board ULP

PBA favorable: Settlement

PBA vs. FOP (North Palm Beach PD)

PBA Win: PBA Prevailed

WHO DO YOU WANT REPRESENTING YOU?

Sewalls Point ULP

PBA Win: Settlement

Boynton Beach PD:

Motion to Vacate Arbitration Award PBA Win: Reinstatement

PBSO:

Hearing Review Board: Termination PBA Win: Reinstatement to Deputy

PBSO:

Arbitration: Deputy Termination PBA Win: Reinstatement to Deputy

Delray Beach PD:

Arbitration: Officer Termination
PBA Win: Reinstatement with full back pay







Get a no lender fee loan with us!

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

Up to \$2,198 in savings*

Add our Preferred Mortgage Savings Plan to your list of benefits.



Richard Tschernia SVP of Affinity Lending NMLS465O4

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.



minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NML53029 (www.nmisconsumeraccess.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 vithout 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