



CODE THREE

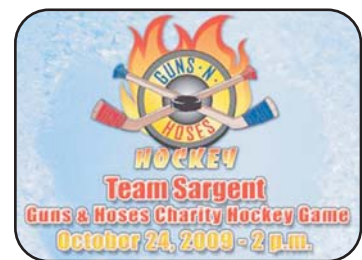
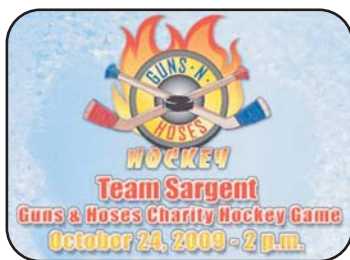
A Palm Beach County P.B.A. Official Publication

VOLUME 25 NUMBER 4

PUBLISHED QUARTERLY FOR MEMBERS

November 2009

Team Sargent Guns & Hoses Charity Hockey Game October 24, 2009





President's Message

John Kazanjian

At about the time you read this, we should be hearing back from the Special Magistrate in the West Palm Beach Impasse proceedings. The City is trying to dismantle more than 30 years of work there, and having sat in on the negotiations I can tell you this: I haven't seen anything that ugly since we tried to negotiate with former Palm Beach County Sheriff Ed Bieluch.

We're not blind to the economic realities affecting the budgets of the counties and cities with which we negotiate. But how does the City of West Palm Beach justify freezing a salary plan their own bean-counters costed-out at \$234k, when they didn't hesitate to plunk down more than 24 times that amount (\$6,000,000!) for a little grassy area near the old City Hall? The City is swinging a meat ax at any and every benefit their officers have earned at the table. They want to end longevity for officers only minutes away from earning it. They want to take away four (4) holidays, take-home cars, and anything else they can put a "cost" on.

At the table we made concessions; offering to give up COLAs, line-up pay, etc. But the City has a "one-size-fits-all" when it comes to police officers: "we are freezing *other* City employees, so we have to freeze *you!*"... If I hear that one more time... Well, you get the message. I'm tired of reminding politicians and administrators that we are not the same as other employees. Even the State of Florida recognizes the daily "high risk" nature of our work; that's why our pensions are different than the "regular class."

Soon we'll find out if the Special Magistrate disrespects what we do, also. (We're not optimistic; he just "recommended" Tampa take away their officers' pay plan). As you know all too well, the Special Magistrate's recommendation goes to "the legislative body" (City Commissioners), and they make the final decision on what will be our West Palm Beach police officers' Collective Bargaining Agreement.

To the extent that West Palm's City Commissioners are citizens of the City and consumers of law enforcement services, themselves, they know firsthand that criminals are losing in West Palm Beach. Crime has gone down 15.5% so far this year according to the numbers the City sent up to the FDLE. So, I'm hopeful West Palm Beach Commissioners will do the right thing for us when they make the final decision on their officers' contract.

If the Commissioners there choose to forget the hard work those few hundreds of officers have been doing, I may need to call on all 4,000 plus members to help in next year's elections. If and when they come for our men and women in West Palm Beach, we all need to care, because who will care when they come for us?

Officer Of The Month



Officer of the Month - June 2009

Palm Springs Officer Joseph Derogatis

Nominated by: Palm Springs Officer Darrell Diez

On April 8, 2009, Officer Joe Derogatis responded to the area of a suspicious incident call. He heard a series of gunshots. He saw a subject with a handgun pointed directly at him.



Palm Springs Ofcr. Joseph Derogatis

Officer Derogatis fired four shots, killing the suspect, who had just taken Officer Doug Rua's gun (who had first responded to the call) from him during the subject's robbery attempt.

Officer of the Month - July 2009

Jupiter Agent Paul Bruno

Nominated by: Jupiter Officer Jeff Bernstein

Agent Paul Bruno, while assigned to the FBI task force, conducted an undercover operation posing as a narcotics dealer. He was then introduced to a subject responsible for substantial narcotics distribution throughout the U.S. He was ultimately able to seize \$50,000 cash and shut down a major U.S. supply chain between Connecticut and California.

In a separate undercover narcotics investigation, Agent Bruno coordinated the undercover seizure of nearly 300 kilograms of cocaine, while conducting a controlled delivery, resulting in multiple arrests, including one for homicide.



Jupiter Agent Paul Bruno

Officer of the Month - August 2009

PBSO D/S Stephen Miller

Nominated by: Palm Beach County PBA

On August 25, 2009, Deputy Sheriff Steve Miller, while on patrol, was alerted to the unusual smell of smoke on a rainy evening and tracked it to a homeowner's garage on fire.



PBSO D/S Stephen Miller

He was subsequently able to awaken an entire family asleep inside the residence, saving all of their lives as the house went up in flames.

Palm Beach Co. S.O. Contracts Signed and Ratified

The Palm Beach County Sheriff's Office and the PBA worked together to finalize new three (3) year Law Enforcement and Corrections Collective Bargaining Agreements (October 1, 2009 thru September 30, 2012). The Agreements were signed on September 9, 2009, ratified on September 24, 2009, and are available online.



THE CODE THREE

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the supervision of the
Board of Directors.

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(561) 689-3745

Ernie George - Editor
Gail Seldomridge - Assistant Editor

Code Three is dedicated to the advancement of the law enforcement profession through better and stronger community relations. The opinions expressed in this publication are not necessarily the opinions of the Palm Beach County Police Benevolent Association.

Members or readers submitting letters to the editor or articles for publication are requested to adhere to the following: Submit letters or articles to: Palm Beach County PBA, Code Three, 2100 N. Florida Mango Road, West Palm Beach, FL 33409-6400. Letters and articles must be accompanied by the writer's true name and address. The name, but not the address, will be published with the article. All articles submitted for re-publication must be accompanied by a statement giving permission for the Code Three to republish the article. Unsigned letters and articles will not be used. The editor reserves the right to add an editor's comment to any article or letter submitted.

Disclaimer: \$12.00 of your dues per year is used for Political Committee/Committee of Continuous Existence Funds. The PBA opened a Justice PAC and active, individually billed members will contribute \$15.00 out of their dues to this PAC. IF YOU CHOOSE NOT TO GIVE THIS AMOUNT, PLEASE NOTIFY THE PBA IN WRITING.

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Sean Grant, Appt.
Darrell Diez, Appt.

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George McLain, Appt.

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Matt Bessette
Chris Roaf, Alt.
Tony Lutz, Alt.
Mike Leas, Appt.
Kevin Coppin, Appt.

Board of Directors Meeting Attendance - 9/23/2009

Executive Board	
John Kazanjian	Yes
Ernie George	Yes
Rick McAfee	Yes
Lou Penque	Yes
Vinnie Gray	Yes
Bob Odell	Yes
Representatives	
Boynton Beach	
Craig Anthony	Yes
Toby Athol	Yes
Doc Davis	Excused
Henry Diehl	Yes
Kelly Harris	Excused
Frank Ranzie	Yes
Delray Beach	
Sal Arena	Yes
Joe Hart	Yes
Scott McGuire	Excused
Adam Rosenthal	Excused
Rodney Stevenson	Excused
Paul Weber	Yes
FAU	
Darren Courtney	Excused
Gary Grande	Excused
Greenacres	
Joseph Rendueles	Unexcused
Josh Silvey	Unexcused
Dylan Vaughan	Unexcused
Juno Beach	
Julio Rios	Unexcused
Jupiter	
Jeff Bernstein	Yes
Quinn Harris	Excused
Jason Levinstein	Yes
Mike Lilienfeld	Yes
Chris Smith	Yes
Lantana	
Chris Decker	Yes
MCSO-LE	
Brian Bergen	Excused
Michael Dougherty	Excused
Mike Ferguson	Unexcused
Doug Moore	Excused
Tom Neild	Excused
Richard Parks	Yes
Bruce Pinkman	Excused
MCSO - Corr	
Jackie Gore	Unexcused
Tom Randazzo	Excused
North Palm Beach	
Damian Izquierdo	Yes

PBSO-LE	
Mike Antonopoulos	Yes
Dan Burrows	Yes
Rich Diberardino	Excused
Ray Griffith	Yes
Kevin Igo	Yes
Terry Maguire	Yes
John McGuire	Excused
John Navarro	Yes
Charlie Nicastro	Yes
Paul Vrchota	Yes
PBSO-Corr	
Tammy Bussey	Yes
DJ Dowling	Yes
Jeff Jackson	Yes
Will Pinto	Yes
Willie Powell	Yes
Patrice Quinn	Excused
Jerry Sneed	Excused
Pete Tartaglione	Yes
Palm Beach Gardens	
Greg Allen	Yes
Rich Geist	Yes
Jim Shackelford	Excused
Cecil Wagner	Unexcused
Palm Beach Shores	
Tom Clark	Excused
Michael Simmons	Unexcused
Palm Springs	
Darrell Diez	Yes
Rusty Lee	Unexcused
Sean Grant	Yes
School Police	
John Hawes	Unexcused
Bill Lammie	Yes
Harry Rawlings	Yes
James O'Sullivan	N/A
Stuart	
George McLain	Unexcused
Tequesta	
James Pike	Unexcused
Charlie Weinblatt	Yes
West Palm Beach	
Matt Bessette	Excused
Kevin Coppin	Excused
Brian Gaudette	Yes
Mike Leas	Yes
Tony Lutz	Unexcused
Troy Marchese	Yes
Chris Roaf	Excused
Ed Thomas	Yes

WELCOME NEW MEMBERS

AUGUST

Joshua Atkinson - Palm Springs
 Anthony Combs - PBSO
 Rafael Conde - Riviera Beach
 Andrew Council - North Palm Beach
 Daniel D'agostino - MCSO
 Christopher Filippelli - Manalapan
 Richard Friedman - FAU
 Stephan Jacknowitz - Manalapan
 Monica Jensen - MCSO
 Raymond Lagor - Boynton Beach
 Nir Mordechay - Riviera Beach
 Jason Norris - Palm Springs
 Matthew Owen - Jupiter
 Marciel Quiros - Jupiter
 Richard Reuter - FAU
 Elizabeth Spencer - PBSO
 Donald Stonebraker - MCSO
 Matthew Warne - Delray Beach
 Paul Williams - Manalapan
 Joseph Yungk - North Palm Beach

SEPTEMBER

Heather Ledbetter - PBSO
 Sharonda Wade - PBSO
 Andrew Borrows - Riviera Beach
 Carmelo Ferraro - PBSO Corr.
 Jeremy Summers - Riviera Beach
 Joel Dory - Greenacres
 Carlos Valencia - PBSO
 John Toombs III - Riviera Beach
 Sean Piscitelli - Boynton Beach

SEPTEMBER (Cont.)

Nicholas Prince - Boynton Beach
 David Bodenheimer - Riviera Beach
 Richard Rott - Riviera Beach
 Diane Walker - PBSO Corr.
 Ricardo Ortega - Palm Springs
 Robert Ayala - West Palm Beach
 Rafael Licea - West Palm Beach
 Audrey Pusins - PBSO
 Michael Brown - Riviera Beach
 Eliza Haryman - PBSO
 Brittany Hodge - PBSO

OCTOBER

William Loudon III - Riviera Beach
 Gordon Lerner - Palm Beach Shores
 Yolanda Mcneece - PBSO Corr.
 Jose Arango - Jupiter
 Patrice Carter - PBSO Corr.
 Steven Notarianni - PBSO Corr.
 Terese Hill - PBSO Corr.
 Heather Kneisley - Palm Beach
 Andrew Belcher - PBSO
 Andrew Forde - PBSO
 Joshua Newcomb - PBSO
 Evan Rosenthal - PBSO
 Joseph Hermes - PBSO
 Kathy Ebanks - PBSO Corr.
 Zafrul Jackson - PBSO Corr.
 Tequesta McKinney - PBSO Corr.
 Kyle Christoffel - Riviera Beach
 Michael Salvemini - Jupiter
 Lisa Hart - PBSO Corr.



Gary Lippman,
General Counsel

Ten Thirty Three

Recognizing (private) Warning Signs Before There Is A (public) Problem



Larry Fagan

Submitted by Larry Fagan, Legal Counsel

In this time of down-turned economies and upcoming holiday pressures, the realities of life today can sometimes overwhelm and prey upon even the strongest of "us." However, because police officers are held to a "higher standard," for the sake of your careers, your "us" may need to spot problem warning signs even before our "us" would need to!

That is, personal concerns such as domestic violence issues, alcohol/substance abuse, gambling problems, anger management or depression issues (including, Post Traumatic Stress Disorder from military service or otherwise) could effect anyone, whether one wears a badge or not. Since you wear badges, (and are public employees), the first thing you need to recognize when confronting these scenarios in your personal lives is that for you – THERE IS NO REAL "OFF-DUTY!" For purposes of your jobs, you are police officers 24/7. You are, therefore, held to higher standards than the rest of "us," 24/7. This is the case even if your own issues are unfolding around you. Therefore, it is even more important for police officers to recognize and address personal problem

issues quickly. Seeking out professional help before these issues possibly erupt into your own criminal charge(s) (and a companion telephone call by you to Internal Affairs is necessitated) is paramount.

The PBA also has its own police psychologist privately available with whom you may speak confidentially and away from your respective agencies in an effort to proactively get some clarity on personal issues outside of your own (potentially less private) Departments' Employee Assistance Programs (EAP's). While medical information pertaining to these matters may be private and legally protected, statements, discipline and ALWAYS truthfulness related to same may become all too public.

The earlier personal, private issues can be recognized and addressed, the better the chances are of your staying out of the wrong end of the criminal justice system and the stronger the chances that career will be spent policing and not responding to Internal Affairs complaints. Don't let the private myth that police are to proud to ask for help become a public reality.

EMERGENCY CONTACT PROCEDURE

To contact a PBA Attorney, day or night, seven days a week, use the following numbers:

Regular Business Phone:(561) 689 3745
Digital Pager:(561) 326-8252
Regular Business Fax:(561) 687 0154
24 Hour Emergency Voice Pager:(561) 751-6298

[Call voice pager, leave message including a contact number, hang up. The machine will automatically dial the attorney's pager, and play back your message.]

Keep calling. You will get a response.

NOTE: For updated PBA information, please visit our website at www.pbcnpa.org

Officer of the Month



HAVE YOU MADE YOUR NOMINATION?

Submit the names of your nominees
before the end of every month.

Send your nominations to Gail@pbcnpa.org

ARE YOU CURRENT?

Have you gotten married or divorced?

Had a baby?

Changed numbers or address?

Please contact Suzanne at
the PBA Office at
(561) 689-3745

to update your information.

The PBA is not notified of
changes made within your
department.

North Palm Beach News

As of the time of this writing, we have not yet come to a favorable conclusion regarding the contract. By now, you should all have an idea on how this issue is progressing. No contract negotiation has ever been easy, and this is no exception. This is even more valid when negotiations are taking place during a recession. Every agency that I know of is experiencing the same difficulties; which mean we are not immune to the negative impact that our economy has caused. I am just asking everyone to perform your duties as usual, and this will pass like everything else.

As a reminder, please read and familiarize yourselves with the contents in Village documents and our contract. It makes the work of the PBA Representative much easier when the membership takes the time to learn as much as possible regarding the contents in these publications. My point is, stay informed because knowledge is a powerful thing.

We are also approaching the holidays, so I hope everyone enjoys them in a safe and healthy manner. This is a good time for everyone to reflect on what they have accomplished in their lives as individuals. Remember, it is more important to take care of ourselves and our families than anything else. I hope we can look back and say that 2009 was a productive year overall. I know I have accomplished many things this year that I am very proud of, and I hope many of you have, too.

Submitted by: Damien Izquierdo, PBA Rep

Palm Beach Gardens News

The long awaited and state-of-the-art MaCom – Open sky radio system is now in service. The system has great potential and everyone is hoping it functions better than past systems.

The Department is compiling a yearbook with photos to commemorate activities in and around the Department.

The Administration and Union Reps. have been discussing revisions to the policy that governs extra duty details, especially, the Honda Classic. The attempt was to resolve issues from past events to make the 2010 Honda Classic the best event ever. This is the Administration's preferred method of solving problems. For some reason, this is taking longer than expected, although revised policies are being posted all the time. This particular policy is one that has been revised many times. Other priorities must be hampering this normally high speed process. As the event draws nearer, we hope there will be fewer problems. We will keep you updated.

Our Department says goodbye to two officers this quarter, Officer Ron Council retires after 23 years of service, and we wish him a happy and healthy retirement with his family. Sergeant Sam Nasca passed away in September, after battling illness for some time; may he rest in peace. We hold his family in our thoughts and prayers.

Wherever you work-Make a difference!

Submitted by: Lt. M. Rispoli

Palm Springs News

The Palm Springs Public Safety Department, as of October 1, 2009, will be called the Palm Springs Police Department. Although the Department had previously moved away from a true Public Safety Model, October 1st brings a new era. The Fire Rescue Division, which has been partnered with Palm Beach County Fire Rescue at Station 39 for over a year, will now be a PBC Fire-Rescue Station. The split will allow the Village Administration and Police Chief Jay Pickens to focus on law enforcement services for the residents and patrons of the Village. In addition, the PBA can now direct its full attention to the men and women providing that law enforcement service.

In these economic times, police officers still need to keep up with technological advances, and acquire protective gear and equipment. This year, Captain Mark Hall has applied for and received several grants. The largest grant is the COPS Hiring Recovery Program Grant tallying \$455,116. The grant provides the Department with two (2) new positions in an effort to implement a Community Policing Program, and generate total Department buy-in to the program. Captain Hall, on behalf of the Department, has also received the Edward Byrne Memorial Justice Assistance Grant, valued over \$10,000, which will be used to implement "Active Shooter" training with certified instructors and simunitions equipment. And finally, with the Recovery - Justice Assistance Grant for \$43,120, the Department has acquired ballistic shields and helmets, additional tasers, and pepperball guns. These items, along with newly purchased AR-15 style rifles, and laptops, have been deployed to increase our safety and effectiveness in the performance of our duties.

The traffic unit participated in the Florida Department of Transportation Law Enforcement Challenge. Officer DeRogatis represented the Police Department in their submission, and won third place in their category. The Department received \$8,000 in traffic enforcement equipment including two (2) new lasers and moving radar. Officer DeRogatis submitted a grant for the Speed and Aggressive Driving Car, a grant worth over \$50,000, however the verdict is still out. Regardless of the outcome, the Traffic Division is moving forward, expanding participation in saturation efforts and patrols along with developing partnerships with local businesses.

Representation by the Union and participation in Union business is also re-developing. Along with Gary Lippman, Officer Sean Grant and I have taken the reins and are leading the Police Department in current contract negotiations with considerable success considering the economic and political environment today. I want to thank all of those officers who have attended the contract meetings and shared their input. We are still working on a few issues and hope to have a signed contract very soon.

UPDATE: We have come to a new Agreement, during the term of which bargaining unit members will continue to receive pay increases as they progress through out Step pay Plan, among other things.

PBSO will be donating six (6) vehicles to add to our fleet to help (we hope) start a take home vehicle program. I want to thank PBSO for this gesture.

Submitted by: Ofc. Darrell Diez, Palm Springs PBA Rep.

Palm Beach Shores News

The members are waiting for the final adjustment to the contract so a vote can be taken.

The majority of the Contract will hold fast and the town had agreed to leave the body of the contract in place for the next three years, and not take anything away from the members.

The town has been reviewing a number of different insurance plans and will be offering a Blue Options plan. The plan presented is a major improvement from our last HMO, xyz, blah blah "don't cover anything" plan. The new plan opens us up to many more doctors, care centers, and specialists in the area without referrals.

The town agreed to a one-time add-on for our next increase as a show of good faith for working with them in these financially challenged times.

Detective Deck is back to work after a work related injury that has kept him off his feet for several months.

Remember: Live simple, Love generously, Care deeply, Speak kindly - Leave the rest to God.

Be Safe Out There...

UPDATE: Since this article was submitted, the new contract was ratified.

Submitted by: Officer T. Clark Sr., PBA Rep



**Show your support
for Palm Beach Co.
PBA!**

**See the list of PBA wearables and
collectibles on page 20.**

EMERGENCY NUMBER!

Members, please be advised the emergency number is for **CRITICAL INCIDENTS ONLY. Please contact our attorney(s) after hours only for critical incidents; that is, an officer-involved shooting, an in-custody death, or an on-duty vehicle accident with injuries.**

If you have questions about an IA or any other work-related incident, please contact the Legal Assistant, Amy, at the PBA Office (689-3745) during business hours 8:30 AM-4:30 PM Monday through Friday.

School Police News

Well, it has been awhile since I have written an article for the newsletter. I was waiting for the dust to settle on the many issues that were surrounding us for the last couple of months.

Contract – Like it or not, it is ours now. You all had the opportunity to vote on it and not even half took the time to do that. So what you see, is what you get. Any complaints about it now are moot. One of the biggest areas that we were able to finally get resolved was the use of personal vehicles for responding to assignments. We were probably the only department nationwide to have to do that. Remember, if you value your car insurance and the ramifications that come along with using your personal vehicle to respond, it is now on you. Use your head and think clearly if you decide in the heat of the moment to jump into your personal vehicle.

Radio grievance – The district asked for an extension of time. Legal papers had to be filed on both sides and that takes time. The process is continuing and we are hopeful that we will get a favorable decision soon.

Athletic events – All athletic events or events where police presence is necessary will be covered by School Police first, and local municipality second. There will be no security guards fulfilling details. I had many calls and e-mails about the district e-mail that came out about security guards. We did have an incident at one school but it was quickly remedied.

As we are all aware, we are doing more with less, and we are rolling the dice if a potential incident occurs that is beyond our means to respond. There are no new cars coming or equipment, so keep your equipment clean and ready with periodic maintenance. I'm sure all of the police interceptor model Ford Crown Vics that heads of departments are driving are being well maintained as they sit in parking lots all day for response to a construction site or to perform other duties, not police related, as we drive a fleet that is getting older and older.... I just hope these ladies and gentlemen are not mistaken out on the road for police. It has now been three (3) weeks since our new year started and I hope everyone is now comfortable in their new assignment. Many awards were presented to officers who did outstanding jobs during the previous school year. As we proceed through the weeks, it seems our ranks are getting smaller and smaller. By the way, let's give a fond farewell to Cassandra Barton on her retirement. Well done Cassandra and best wishes.

Loyalty – It is becoming quite evident down here in the trenches that Loyalty is becoming a very big issue. Where is your loyalty? With all the rumors and innuendos of people leaving for any reason, the officer in the trenches is having a hard time trying to decide or understand where his loyalty is. We're short on supervisors, we're short on personnel, we are divided into two units, police and employee relations. We have so many that are disgruntled, they can't even find time to vote on a contract. So, what's the answer? I don't know, but strap yourself in for the ride ladies and gentlemen. Stay safe and never forget: FAMILY FIRST.

Submitted by: Officer Harry Rawlings, PBA Rep

West Palm Beach News

Upcoming Public Hearing with City Commissioners

As most of you know, the City filed Impasse during this year's Contract negotiations because there were issues that we refused to concede on. We had our Impasse Hearing in front of the Special Magistrate in late October. There was absolutely no progress accomplished as a result of the two day hearing. Although we presented several reasonable concessions, the City rejected every one. Basically they wanted everything or nothing. We also presented several reasonable cost saving ideas that would save \$3.3 million. The City ignored all the Union's proposals stating "Managements Rights." Obviously, it's a higher priority for the City to spend \$3 million on Dunbar Village, than spend \$250,000 on their police to fund the step plan. A long story short: we have eight (8) articles in the Contract to bring in front of the City Commission in a public meeting. At this hearing, we will present our case to the Commission, and the City will present its case. The Commission will then make the final decision in our Contract. The Commission decision will be final and binding.

As soon as we get the Impasse Hearing decision back from the Special Magistrate, we will be holding a general membership meeting. We will be discussing the results of the hearing, and strategy for the public hearing. We are expecting the Impasse Hearing decision in the early part of December. Although his decision is not binding, it's advantageous to go into a public hearing with a favorable decision. **EVERY POLICE OFFICER NEEDS TO ATTEND THE PUBLIC HEARING AND, BRING A FRIEND OR FAMILY MEMBER WITH YOU!!!!!!** We expect the public hearing to be in the early part of January, 2010. Please make every effort to attend the upcoming meetings, especially the public hearing.
Submitted by: Lou Penque, West Palm Beach PBA

Does your agency have an article in this newsletter? If not, ask your rep "Why?"

Why Don't We Get It...?

**Submitted By Det. Charlie Weinblatt,
Tequesta PBA Rep**

Here we go again, officers in a jam over postings on Facebook. This time a few buddies got together and video taped themselves burning a dummy wearing the agency's uniform while leaning up against a cross. Then, the coupe de gras...show it to the world! Resignations and demotions followed. Whether it will stick is another thing. Just to be clear: this did not happen in Palm Beach County, although, we are all well aware of the local incidents that have (and continue to) occur.

The previous *Code 3* had an article written by our very own in-house counsel advising us all on the use of department issued computers. I have personally seen officers "called in" many times over questionable emails containing language and/or jokes passed around that are better reserved for off-duty. Hopefully, the gentle reminder of that article was not lost upon the masses, myself included.

The incident mentioned at the beginning of this article is different. It was not done using a department issued computer as far as I could tell, but the agency issued uniform was burned. The act itself and the posting of the video was said to have been a "stress reliever" with the names of other officers and the head of the agency pinned to the dummy. Now, one officer will have a lot less stress having been relieved of supervisory duties in the Investigative Division of their department, and another can relax at home.

Look, there is no one that is more of a prankster and joker than yours truly. It's fun to have a good time and "act up." It's also easy to understand some of the things we all do that we call "stress relievers." We are different when it comes to the things we see and deal with. This job calls for a certain type of humor in order to survive, that most of the civilized world just doesn't get. It is getting old though watching people get jammed and ruin their careers for posting idiotic rants and videos on social networking sites. I also do not always agree with the decisions to discipline people over exercising their right to free speech (or what we believe is free...but that's another article altogether!). We are obviously held to a higher standard and are expected to set ourselves apart from the masses. That has been upheld over and over again. All I can say is...."C'mon Man! Why don't we get it?"

Be Safe.

NOTICE: LEGAL ADVISORY

POLICE SHOOTINGS, IN-CUSTODY DEATHS OR SERIOUS TRAFFIC ACCIDENTS

WHAT TO DO?

STAY CALM

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

DON'T FORGET YOUR RIGHTS! CALL PBA AT (561) 689-3745

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 sentences on any statement, report, or memorandum 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, that 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.

How The Sheriff Has Our Backs

Submitted By Terry Maguire, PBSO PBA Rep

During recent budget hearings and HOA presentations, Sheriff Bradshaw has shown two (2) charts to the audience (reprinted here with his permission). The first chart shows the number of LE Deputies in Palm Beach County per 1,000 calls for service. The chart runs from 2006 to 2008 (most recent years/years without added positions). In 2006, Palm Beach County had 2.46 deputies per 1,000 calls for service. In 2007, the number dropped to 2.31 deputies per 1,000 calls for service and in 2008, the number dropped further to 1.75.

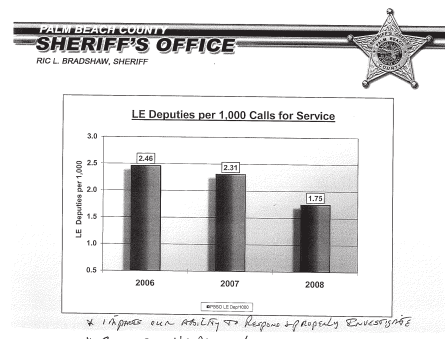
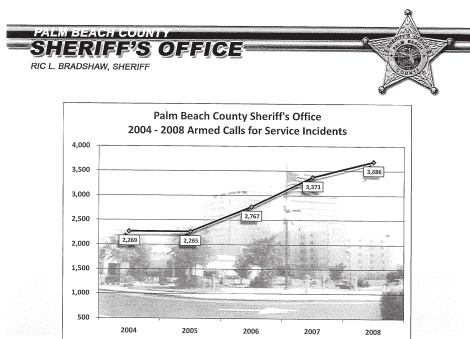
The Sheriff is able to show that YOU are working harder; as the number of calls for service has increased, the number of deputies on the street has remained stagnant, and thus YOU work harder! As YOUR UNION, the PBA stresses to the County Commissioners this fact, and wants them to understand WE ARE NOT JUST LIKE ANY OTHER COUNTY EMPLOYEE!

The second chart shows Armed Calls for Service Incidents, going back to 2004. Since then, Palm Beach County has shown an increase of Armed Calls for Service incidents from 2,269 to 3,686!

The only decrease came during 2004-2005, for a total reduction by four incidents! Just using the numbers from 2006 onward, the county went from 2,767 to 3,686! Not only are YOU working harder, but also under MORE DANGEROUS CONDITIONS!

The Sheriff is showing these groups of people that WE ARE DIFFERENT! Our jobs are not those of the average county employee! I take nothing from the Road and Bridge Dept., maintenance workers, or any other county department, but WE ARE NOT ON THE SAME LEVEL! THE PBA works to get this message out to our ELECTED REPRESENTATIVES, as does SHERIFF BRADSHAW! That is what I call having our backs! It comes from the relationship of trust that has been built with him over the past five (5) years in the day to day contact, the contract concessions we as a union have made, and the good will developed.

Yes, there have been some controversial decisions made, agreements entered into, and golf outings held. All of these statements are true, but in the end, I believe it PAYS OFF! I want to say here and now, THANK YOU SHERIFF BRADSHAW FOR HAVING MY BACK!



Communication

Submitted By Lt. M. Rispoli, Palm Beach Gardens Police Department

It has been said that the biggest problem in any organization is communication. Knowing this, one would expect that the administration of a progressive law enforcement agency would seize every opportunity to improve and increase communication.

Some administrators do just the opposite—to the detriment of the organization. They care little about what is happening unless it directly impacts their own career. They rely on the “grapevine” for information. Important information doesn’t get disseminated to those most affected and each time an error occurs, it’s blamed on miscommunication. When this becomes the rule and not the exception there are already big problems. What is worse than this is when a senior manager acts on erroneous information placing employees at risk.

Altering lines of communication and seeking information from “informal sources” creates a dangerous atmosphere and leads to an administration that loses the invaluable ability to be objective and accurately assess and respond to circumstances. We all learn this skill early in our careers and rely on this skill to carry us through the most difficult jobs. Think about the damage that can

be done if someone loses this skill and is in charge of an agency. Failure is imminent.

Over time incentives can dwindle, values become blurred, there is no clear message, and priorities are distorted. Every employee, at every level of the organization, seeks their own path to make it through. Without a common goal and a distinct mission, motivation is lost.

Lee Iacocca once said, “The only way you can motivate people is to communicate with them.” We are talking about meaningful communication and not elevated lip service or pleasantries in the hallway or the parking lot. In order for this to work it must include active listening and an open mind to what is being communicated.

It is up to modern administrators to improve communication any way possible; convey values, goals, and the agency’s overall mission. This brings the agency’s philosophy to life and shapes the priorities that are most important. This allows all employees to activate critical human talent and energy. In modern law enforcement this is absolutely necessary to ensure success and survival, not only for the individual, but for the organization as well.

Perception vs. Reality: Use of PBSO Vehicles Off-Duty

Submitted By Lt. Michael Antonopoulos, SRB/WACOM, PBSO PBA Rep

When we, as deputies, talk about perception, it's normally in the vein of how we perceive someone doing something illegal. For instance we may have perceived an object in the hand of a suspect that we thought was a gun or knife, but it turned out to be a cell phone. At the time, when we saw that object, it WAS what we thought it was. No one could have changed our minds; we were positive about it. Perception is a powerful insight or intuition. Unfortunately, it can also be a very negative insight or intuition when it sways people's attitudes and feelings, even if what they perceive is wrong.

The use of our PBSO marked, or unmarked vehicle, is governed by rules and regulations that we have to adhere to whenever we are driving our cars, on or off duty. I think, however, a lot of deputies forget that when they use their vehicles while off duty other rules kick in and those have to be adhered to, also. For instance, we are not supposed to be wearing tank tops or flip flops while driving the vehicles off duty. We are mandated to have our portable radios and firearms with us so that if we need to respond to an emergency situation, we can.

READ THAT LAST LINE AGAIN.....

That is one of the main reasons why we have these cars to drive while off duty. We are required, at times, to respond to emergency situations while we are off duty. This means that when we drive our cars off duty, we need to appear to be able to do our jobs. And by appearance, I not only mean what kind of physical shape we are in, but also how we are dressed at the time. This is where perception kicks in. What we look like when we step out of that green and white, are what the individual we are dealing with perceives (sees) and is a direct reflection on this Sheriff's Office. If someone steps out in Reno 911 short shorts, flip flops, tank top and a cap backward (aerodynamics, right?) to handle something, the average person in this county isn't going to have much faith in, or believe, that we really are deputies and can handle the situation.

Unfortunately, we have a tendency to be our own worst enemy. So let's start using common sense when we use our cars off duty, and not mess this up for everyone. There are a few things we should not do while driving our cars off duty. Some of them are:

Don't park your car in fire lanes or handicapped spots to go shopping at Target, Wal-Mart, Publix, Winn Dixie, etc.

Don't wear tank tops, flip flops, be bare footed, or look like you're going to the beach (swim suit).

DON'T SPEED, DON'T SPEED, AND DON'T SPEED.

Don't use your car to drive around out of county without permission.

Don't tow objects with the car without permission and the proper equipment.

These are just some things that we should not do with our cars off duty. There are more things, that common sense dictates that we shouldn't do, but I can't list them all.

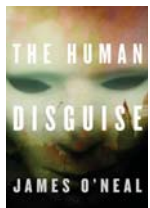
Something else that I believe everyone needs to look at carefully, is having your family with you in your PBSO vehicle while off duty. Remember that to the bad guys out there, anyone in that car is a deputy or, at the very least, a target. Do we really want to drive around with our family in the car, possibly putting them in harm's way? Or, do we want the family with us when something occurs that we should respond to, but we can't because they're in the car? So, as we drive by the situation to avoid getting the family involved, we see that citizen trying to flag us down, and we just keep going. Now that person throws their arms up in the air, shakes their head and wonders what the hell is going on. We just possibly turned another person against law enforcement in general, and the Sheriff's Office in particular, by not doing anything. But really, we just wanted to avoid getting our family involved. Unfortunately, that's not what that individual sees. He sees us not doing our job. That's perception.

Shock Wave ♦ Walking Money ♦ Escape Clause ♦
Field of Fire ♦ Burn Zone

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Autographed Copies Available - Personalized Upon Request
Hardcover - \$20.00

The Human Disguise

James O'Neal is the pseudonym of crime novelist of James O. Born.



A crime story set in the near future that explores the social changes as well as the political issues that could face a world shattered by disease and war.

Detective Tom Wilner struggles to raise his two young children while facing the devastating fact that his wife has left him for another man. A veteran of the Second Iranian war, Wilner has seen more misery than most. But Tiget Nadovich, the man who stole his wife, has plans to make part of the now desolate Florida his own. Leaving a path of violent conflict in his wake, Nadovich seeks a safe haven for his people, and he doesn't care how many must die to attain his goal.

Wilner comes between two families that have been feuding for centuries, controlling history and causing untold sorrow. He must piece together the evidence to discover the identity of the families, stop a terror attack and reunite his family while the world goes to hell around him.

Watch for the sequel - The Double Human coming in 2010
www.jamesonealbooks.com

**Check out our PBA-friendly
advertisers in the Business
Directory on pages 26-31!**

PBSO SCHOLARSHIPS PAYROLL DEDUCTIONS

PBSO has set up a payroll deduction for the PBA Charity Fund, Inc. If you are interested in giving towards this worthy cause, please contact the PBSO Payroll Department and request a payroll form.

If you have any questions regarding the payroll deduction, call Kaz at 689-3745.

"It's Beginning To Look A Lot Like Christmas"

Submitted By Sgt. Bill Lammie, PBA Rep

Well, not exactly, but we do have some small victories to be thankful for that occurred the first half of this school year. The first of which was a defeat of the proposal by Dr. Johnson to change health insurance providers from United Health Care to Blue Cross/ Blue Shield. Per the contract, the PBA along with all the other bargaining units entered into coalition bargaining with the district in regard to health insurance coverage. The district touted BCBS as an "apples to apples" plan in regard to United Healthcare, and that there would be no change in coverage at all, and BCBS would save the district three to four million dollars. However, once the PBA and the other unions began researching it was discovered that the district's claim was only half true. Yes, they would probably save the money, but the BCBS plan was not "apples to apples" at all. In fact, any savings for the district came at the expense of reduced or removed benefits to employees. Loss or reduced benefits such as:

Nearly 80% of the specialists (i.e. OBGYN, Cardiologists, Pediatrics, Dermatology, etc.) on the United plan were not on the BCBS plan.

Reduced out of state coverage.

Higher co-pays for doctors, Emergency Room, prescriptions and other services.

Referrals for specialists that are not required under United.

Certain common prescriptions that are Tier II with United became Tier III or Tier IV with BCBS, which elevated the co-pay.

In August, the PBA along with several other of the district bargaining units, citizens, teachers and others spoke out in opposition to the change at the Board meeting. Not one person spoke in favor of the switch. After hearing from the unions, teachers, parents and citizens, the Board voted 5 to 1 against Dr. Johnson's proposal. There was unity; the Board heard us (more importantly listened to us) and they correctly sided with the employees. Yes, I know that some of our co-pays and deductibles are still going up, but they would have gone up even more so with BCBS with a far worse benefit plan for the employee. This is a win for us. I want to thank Kevin O'Sullivan for his work on the coalition bargaining team and to all the members who contacted us during the negotiations with suggestions. I also want to thank the Board members

who voted against the proposal. Mr. Bill Graham, Board Chairman, was the lone dissenter and voted in favor of Dr. Johnson's proposal.

In October, the PBA spoke at the Board meeting that was held in part due to the tremendous outrage the new curriculum plan developed by the district has caused with parents, students and teachers. No, we don't have any input into curriculum, but it was an opportunity for us to voice our concerns in a public forum regarding dangerously reduced staff levels and our unsafe and faulty radios, and to show support for our students and teachers. It was a great success, and numerous people spoke to us afterwards because they had no idea our staffing levels were so low and that our radios don't work. Parents and teachers were upset that their children's lives and safety were being put in danger due to manpower shortages and bad equipment. We got the word out without deflecting from the main reason of the protest, and it was well received by all who attended.

Two days (2) after the meeting Dr. Johnson stopped the new educational plan and allowed schools to go back to school-based educational planning. What does that have to do with us? Not much at first, but once again the Board **listened** to everybody and the result was once again a victory for the people. We haven't seen this very much in the past seven or eight years, but it is good to see that the Board is listening and acting upon the input from others. A small victory? Yes. But a victory nonetheless.

These small victories are a sign that the School Board is finally starting to listen to the employees and the voting public. What it means for us in the form of contract negotiations, our radios, manpower shortages and working conditions has yet to be seen. Let's hope the recent actions by the School Board are a sign of a more positive and cooperative attitude during negotiations.

By the time you're reading this, the arbitrator's decision in the radio grievance should be done. Channel 12 did a good job of reporting the problems we have with the radios. Let's hope we have good news from the arbitrator.

In closing, I hope everybody has a safe and joyful Christmas break and a Happy New Year.

Stay safe.

Tough Times

Submitted By D/S C. Nicastro, Vice President PBSO PBA

I never thought times could get so bad. At this day and time, we all have to be thankful we have a Sheriff who cares. There are departments laying off some of their officers to meet their budgets. Sheriff Bradshaw is willing to shut down the Drug Farm instead of cutting deputies. Let's hope the County Commissioners do the right thing and work with Sheriff Bradshaw. If taxes have to be raised so our brother officers and deputies around the state can keep their jobs, so be it. We all read the newspapers about people committing suicide because they cannot stay above water, finan-

cially. It's sad how people can lose everything they worked hard for. True, some never save for rainy days and spend beyond their means. Let's hope this war ends and the economy turns around. We must all stick together and help our brothers in need without hurting ourselves. Let's get in touch with our legislators and tell them how we feel. Adding the penny-and-a-half sales tax would help enormously. Even the illegals spend money here and pay sales tax. Contact our Commissioners and let them know how we feel.



24th Annual PBA Golf Tournament was held on Saturday, October 3, 2009 at The President Golf and Country Club. Over \$7,800 was raised for the PBA Charity Fund.



Five Things You Should Look For In An FRS Retirement Planner

Submitted By Richard C. Hitchins, CPA, MBA, CFP®

Literally, anyone can claim to be a retirement planner. Today he or she can be a used car salesman and tomorrow take a mutual fund trading or stock trading test and immediately be a retirement planner.

More and more FRS personnel are flocking to these untrained financial advisors because they need someone to help them navigate retirement's stormy seas. Unfortunately, not all advisors are created equal. Some are thinly disguised investment sales people who tell you to do this or that with your pension or DROP money without having a complete picture of your financial situation. Many do not have a background or the inclination to offer true, comprehensive financial advice. They are product vendors who just want a quick sale.

Here's how to dig up the facts on the person from whom you are seeking financial advice or entrusting with your life savings. It is strongly advised you do this before signing on with the person you deem your advisor, or before implementing the advice offered:

Ask: What are your FRS planner's qualifications for this job? - Anyone can claim to be a financial planner or a retirement planner. There are no education, experience, or ethical requirements. Your retirement planning is important, so look for a planner with a designation such as Certified Financial Planner (CFP), Chartered Financial Consultant (ChFC), or Personal Financial Specialist (PFS). To obtain these designations the individual must complete a comprehensive course of study covering topics such as financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.

After completing the educational requirements, they must pass a comprehensive examination. For example, CFPs have to pass a 10-hour, two-day examination. Then the individual must complete a minimum of three years of experience, and agree to abide by the organization's strict rules of ethical standards such as holding the planner to a fiduciary duty of care (i.e., putting the client's best interest first).

After receiving the designation, the planner must also complete 30 hours of continuing education every two years. Ideally, your FRS retirement planner should have at least 10 years of experience. There is a lot to be gained from working with a qualified planner who has had experience during the last 10 years – a period that has included a dramatic boom and an equally dramatic bust.

Ask: What is the FRS planner going to do and how he or she is going to do it? - A good FRS retirement planner looks at every aspect of his or her clients' financial situation. Start with finding out about the planner's knowledge of the FRS Pension Plan and the Investment Plan. An FRS retirement planner should know the basic information about these plans, and how they operate. Then, ask about their financial planning process. Is it truly customized and comprehensive?

For example, we use our STAR Process:

Step 1: A **S**trategic Analysis of your current situation. We prepare a list of all of your assets and liabilities so that we have a complete picture of where you stand today. As part of this analysis, we will also prepare an analysis of your next 30 or more years with a pension check and ask "Is it enough?" This becomes your retirement roadmap.

Step 2: **T**arget and Goal Setting. Based upon your personal goals and objectives, we set targets, goals, and benchmarks for your retirement cash flow or income and expenses.

Step 3: **A**ction Plan to Reach Your Goals. Once we have the plan prepared and agreed upon, we take action and implement the plan.

Step 4: Periodic **R**evue and Reality Check of the Plan. Periodic meetings are scheduled to insure the you are on target with your plan, and to determine if there have been any significant changes in your life. If adjustments are required, they are implemented. Many planners without designations focus on only one narrow aspect of a client's financial situation, such as what to do with your DROP money. They will tell you what to do without knowing your financial situation or tax situation. You might as well ask someone on the street what to do with it.

Ask: What products does the FRS planner offer? Does your planner offer truly objective advice? Does the planner offer proprietary products from his employer? An old saying goes like this: When all you have is a hammer (or one company's products), then everything looks like a nail. Planners who lack training in comprehensive financial planning often know only the products that their companies tell them to sell. For example, a stockbroker might push individual stocks or mutual funds or an insurance agent might push annuities or life insurance when the best use of your money might be increasing your emergency fund or might be paying down your mortgage. It is preferable to look for a planner who offers no proprietary products.

Ask: What kind of returns should you have? Good FRS retirement planners concentrate on making sure their clients' portfolios are well diversified. They also look at other aspects of their finances such as their cash flow and budgets, insurance planning, tax situations, and estate plans. They ensure that their retirement accounts are in the best shape possible. If not, they will diversify your accounts to reduce volatility, so as to meet or outperform the asset allocation benchmarks. Their goal is to have you eventually reach your targets and goals. They do not want you to lose money. Beware of planners who tell you they can constantly outperform the market. The more they trade, the more money they spend in commissions and fees, and your account will fall further behind the benchmarks.

Finally, is there a mutual fit or compatibility between you and the FRS retirement planner? If after interviewing your planner, your intuition tells you this person is not the right one for you, find another planner. Listen to your inner voice. A good planner will do the same. Some planners will work with anyone in

order to see how big they can build their business. Good planners will focus on how small they can stay to ensure consistent, personalized service to all clients.

Summary: Do your homework. Retirement planning is not just buying a stock, a mutual fund, or an annuity. It involves a comprehensive review of your entire financial situation, and periodic follow-ups during your retirement. This is your life. If you do

it right, you can look forward to the rest of your life with anticipation, not apprehension.

Richard C. Hitchins, CPA, MBA, CFP® is President of R. C. Hitchins Wealth Management located in West Palm Beach, FL. He has more than 30 years of experience helping individuals with their retirement planning. He specializes in financial planning and management for FRS personnel. He can be reached at 561-832-9689.

10 – 24 “Financially Speaking”

By Arthur Abrahamsen, Registered Representative, Arthur@centerforplanning.com

Dow Jones Nearing 10,000 (Again)

Well, almost, but this should be of no surprise. Six months ago, we laid out what history has always taught us - that severe market declines are almost always followed by impressive market recoveries and that such advances always lead the actual economic recovery by about six months.

That's precisely what has occurred. The bear market that took the Dow Jones Averages down from 14,164 in October of 2007 to 6,600 by March of this year, turned up sharply smack in the middle of one of the worst recessions since the 1930s and, so far, has made up 43% of its losses. Fed Chairman Ben Bernanke, announced just ten days ago that the recession was now officially over and light economic growth was beginning once again.

Even housing has been showing improvement. Jobs and unemployment are another matter but I would expect that trailing economic indicator may soon turn upward, as well.

When it comes to your investment portfolio, one that was carefully designed in the first place, staying the course has, for the most part, paid off. Well, so far, at least. If we step back and look at this picture of advance-decline-advance, we see a “V” recovery which doesn't happen too often. Most market recovery patterns resemble more of a “W” with the second leg basically a test of the lows made in the first leg of the W. This is why I would not be too surprised to see the market averages pull back and consolidate their recent gains and, in doing so, form that classic “W” pattern. It doesn't have to happen, but don't be surprised it does.

Unfortunately, the economic recovery won't be as robust as the stock market's recovery has been. The market always goes to the extremes in both directions and at any given time is either overbought or oversold. Reversion to the mean is an ongoing process in the stock market but the economy is another matter. Turning it is like turning a 1,800 foot container ship at sea; it takes longer than you think. I would expect slower GDP growth at best- perhaps 1% to 3%- and eventually higher interest rates as well, which in itself impedes economic growth. Too much money was put too quickly into the economy in the way of stimulus and bailouts creating huge deficits and all of it was printed by the Treasury or borrowed from the Chinese through the sale of Treasury bonds. That's inflationary and reduces the value of our

dollar in terms of other currencies. Thus, something's got to give, and to “reflate” the dollar, interest rates on our bonds have to be sweetened or nobody will buy them.

Higher interest rates make borrowing by businesses more expensive, which impacts unfavorably on profits. Lower profits make economic growth a slower process and even affects the job market. So, we're not expecting too much from the economy in the next few years. I've read that it may be 2013 or 2014 before the economy has finished digesting everything that has happened during the past ten months.

The stock market, in my opinion, will probably find itself a trading range and stay within it. We saw this happen in the 1970s when, for ten years, the Dow ranged between 600 and 1,000 before it broke out and never looked back. What the new trading range parameters will turn out to be is hard to predict but a lot of money can be made investing

within the range. What's more, initial positions can be well established for the time ahead in which the market breaks out and up into new-high territory. How well the bond market will do depends on the length of bond maturities and the shorter, the better, in my opinion. Investors have to be careful inasmuch as higher interest rates are expected.

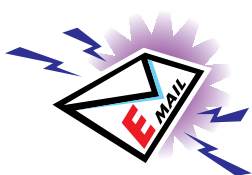
As we enter the final quarter of 2009, I suggest that a portfolio review might be in order in preparing for the New Year, only 90 days away. Following a wild year of changing investment values, an updated comparison of your holdings to your risk tolerance levels and investment objectives might be just what the doctor ordered. Think of it as Fiscal Fitness time. Please call me to set up an appointment. You may find peace of mind by undergoing such an activity.

As of this date, I have not received any questions or inquiries through the internet connection between the Palm Beach PBA and The Center for Wealth Planning. Is it possible that over 4,000 members are all financially secure?

I am asking the membership to please contact me through the PBA website so I can confirm that all is working efficiently.

Meanwhile, its football, hot cider and sweater time again. I hope that you enjoy the autumn and the magnificence of the changing colors of the trees.

“The stock market, in my opinion, will probably find itself a trading range and stay within it.”



Get Online to the 21st Century JOIN E-PBA TODAY!

NOT AN E-PBA MEMBER YET? Become one! Be the first to know about breaking news... direct to your inbox. Don't wait, sign up today for E-PBA. Go to our website at www.flpba.org, and click on the E-PBA link.

Knowledge about PBA issues is the strength of our Association. PBA will be e-mailing members timely news about what's up at the Florida PBA, helpful information regarding legislative issues, quick tips, and best practices for members.

Your e-mail address will not be given to any other group or organization and you will receive no advertising from outside sources. E-PBA is available to PBA members only.

PBA "SUPPORT LAW ENFORCEMENT" TAG SELLING FAST!

You can get your very own Florida PBA "Support Law Enforcement" Tag at your county tag office.

You may purchase the plate with random numbers and letters or create a personalized tag for your vehicle(s). Over 59,000 have been purchased so far!

The proceeds of this tag will be deposited into a charitable fund—Florida PBA Heart Fund (see info

below)—for the Association's members. Monies donated to the Heart Fund are used to provide death benefits to the

families of officers killed in the line-of-duty and disability benefits to officers who are permanently disabled because of an in-line-of-duty injury.

The great thing about the contributions made to the Heart Fund is that they are tax-deductible!



PBA HEART FUND DEATH AND DISABILITY PLAN



In an effort to help the families of law enforcement officers who are killed or disabled in the line of duty, Florida Police Benevolent Association (PBA) has established a charitable arm which is called the PBA Heart Fund. Because the PBA Heart Fund is a 501(c)(3) organization, contributions are tax deductible. Monies donated to the Heart Fund are used to provide death benefits to the families of officers killed in-the-line-of-duty and disability benefits to officers who are permanently disabled because of an in-line-of-duty disability.

Aside from individuals who may want to donate with the tax deduction in mind*, political campaigns may dispose of surplus funds (after the campaign is over) by donating some or all of the surplus to the PBA Heart Fund [s. 106.141 (4) (a) 2., Florida Statutes]. And, of course, other entities (e.g. not-for-profit corporations) may also donate to this cause. The address is:

Florida PBA Heart Fund, 300 East Brevard Street, Tallahassee, FL 32301

More information about the Heart Fund may be obtained by calling Florida PBA at 1-800-733-3722.

*Receipt for donations will be provided upon request. 🗳️

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.

Are You A Heart Attack Waiting To Happen?

By Sandra Hernandez, D.C.



If you know you're not eating well and you don't exercise at all, chances are you don't have a healthy heart.

Unfortunately, the first symptom of heart disease in many people is a heart attack. Heart attacks can be fatal, so you certainly shouldn't wait until that symptom appears to start taking care of your body.

There are certain factors we need to address in order to stay healthy, such as: exercise, diet, and stress management (physical and mental).

Exercise is crucial to our heart and lungs, as well as our muscles and joints. An exercise routine may consist of daily short walks or longer walks three times per week. Elliptical machines and treadmills work just as well. The important thing is to start a weekly routine and stick to it. A lot of people may think they don't have the time, but we should all be able to squeeze an extra 30 minutes of exercise time into our schedule. The rewards will be not only be a healthier heart, but also more energy and less aches and pains. Exercise is also a great stress release.

Diet is an extremely important factor in our health. Today people tend to eat too much starch and not enough fruits, vegetables, and protein. Starches include: pasta, bread, and rice. If you were to significantly cut out starches from your diet, you should notice an immediate boost in energy levels and decrease in joint pain. Diet is so crucial to heart health, because those bad nutrients are what's building up plaque in our bodies and clogging the arteries connected to our heart. So skip the side order of bread. Replace soda with water, this keeps our body hydrated. Soda depletes our bones of calcium.

Stress management is essential to living a long healthy life. Nobody is immune from stress, so we need to learn how to manage our emotional stress and remove our physical stress. We already mentioned exercise as a great stress reliever. Breathing techniques can also be beneficial. When the body is under stress we breathe less often, so periodically throughout the day you should take deep breaths in through your nose and blow out through your mouth, five times. Practicing a positive mental attitude helps, because what you think about, you bring about. If something stressful occurred in the past, focus on positive ways to fix it, or if you can't do anything about it, move on and focus on the present. Physical stress can be brought on by accidents, falls, or even bad posture. Make sure you get evaluated for spinal misalignments whenever you have an accident or fall, since this can pinch nerves and cause long term damage. Poor posture while we work can cause permanent spinal misalignments, so it's important to make sure computer screens are at eye level, chairs are at the height where feet touch the floor, and you're sitting straight, not twisted. Any wallets or things in the back pocket should be removed before driving. When entering or exiting your vehicle, sit down first and swing both legs in or out of the vehicle together.

Remember that everything in your body has nerve supply, even your heart, so the more physical stress we can remove from your body, the healthier you will be.

If you would like more information or to set up an appointment, call Gisela at (561)792-4016.

HS HealthSource™
Chiropractic & Progressive Rehab™

ATTENTION: RETIREES

Please take notice that pursuant to §95.11(3), Florida Statutes, lawsuits, including "an action founded on negligence," and "for assault, battery, false arrest, false imprisonment, or any other intentional tort..." must be filed "WITHIN FOUR YEARS" of the incident date.

To the extent that such lawsuits may be brought against you after you retire, you need to consider continuing your membership for four (4) years beyond your retirement.

If you are retired but have returned to law enforcement and are currently paying a "RETIREE MEMBERSHIP," you should be aware that if you are subject to such actions at a time when you no longer are paying the appropriate dues, the PBA cannot provide legal assistance. See Palm Beach County Policy 12-1.

Enjoy the full peace of mind your retirement should mean.

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

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, bribed or to have to listen to offensive language

THE RIGHT . . . not to be forced to resign



Team Sargent Charity Hockey Game

On behalf of the Sargent Family, we would like to express our appreciation to everyone who attended the hockey game on October 24th. The event was a great success and after the final count, we raised \$14,577.

A special thanks to the rink owner, Lori Alf, and her staff at Palm Beach Ice Works. The donation of ice time and staff was not enough for Lori, she also made an extremely generous donation to the Team Sargent fund. We must also thank the many volunteers who took time out of their busy schedules to help with this event. Staci did a great job singing and Chris Soares from PBSO was instrumental in organizing the event and keeping track of ticket sales. Our very own Sheriff Ric Bradshaw attended the event and did the puck drop with Danny's son, Sean.

The event itself was entertaining. Palm Beach County Law Enforcement competed against Broward and Dade Fire Fighters. We prevailed in the competition, winning the game by a score of 5 to 2. Thanks again to everyone who attended. We certainly exceeded our expectations for this event.

Submitted by: Lou Penque, Palm Beach County PBA



TEAM SARGENT STREET PARTY & Monday Night Football

**Grease Burger Bar
213 Clematis Street
Monday, December 14, 2009
6 p.m. to ?**

**\$30.00 per person includes admission,
buffet & wristband**

**COME JOIN US FOR
FOOD, FUN & LIBATIONS**



AUCTIONS & RAFFLES

**For more info contact:
John Scollo (561) 504-7983 or
Tommy Wills (561) 662-0916**

**All donations are tax deductible and will go to
the Palm Beach County PBA Charity Fund,
a 501(c)(3) charity to benefit Captain Danny Sargent
in his battle against Lou Gehrig's Disease**

817.311 UNLAWFUL USE OF BADGES, ETC.

(1) (817.311 SS) From and after May 9, 1949, any person who shall wear or display a badge, button, insignia or other emblem, or shall use the name of or claim to be a member of any benevolent, fraternal, social, humane, or charitable organization, which organization is entitled to the exclusive use of such name and such badge, button, insignia or emblem either in the identical form or in such near resemblance thereto as to be a colorable imitation thereof, unless such person is entitled so to do under the laws, rules and regulations of such organization, shall be guilty of a misdemeanor of the first degree, punishable as provided in S. 775.082 or S. 775.083.

(2) This section shall be cumulative to any and all laws now in force in the state.

Florida Statutes (1987).

PLEASE NOTE

843.085 Unlawful Use of police badges or other indicia of authority: (1) Unless appointed by the Governor pursuant to chapter 354, authorized by the appropriate agency, or displayed in a closed or mounted case as a collection or exhibit, to wear or display any authorized indicia of authority, including any badge, insignia, emblem, identification card, or uniform, or any colorable imitation thereof, of any federal, state, county, or municipal law enforcement agency, or other criminal justice agency as now or hereafter defined in S. 943.045, which could deceive a reasonable person into believing that such item is authorized by any of the agencies described above for use by the person displaying or wearing it, or which displays in any manner or combination the word or words "police," "patrolman," "agent," "sheriff," "deputy," "trooper," "highway patrol," "Wildlife Officer," "Marine Patrol Officer," "state attorney," "public defender," "marshal," "constable," or "bailiff," which could deceive a reasonable person into believing that such item is authorized by any of the agencies described above for use by the person displaying or wearing it.

(2) To own or operate a motor vehicle marked or identified in any manner or combination by the word or words "police," (etc.) Or by any lettering, marking, or insignia, or colorable imitation thereof, including but not limited to, stars, badges, or shields, officially used to identify the vehicle as a federal, state, county or municipal law enforcement vehicle or a vehicle used by a criminal justice agency as now or hereafter defined in s. 943.045, which could deceive a reasonable person into believing that such vehicle is authorized by any of the agencies described above for use by the person operating the motor vehicle, unless such vehicle is owned or operated by the appropriate agency and its use is authorized by such agency, or the local law enforcement agency authorizes the use of such vehicle or unless the person is appointed by the Governor pursuant to chapter 354.

(3) To sell, transfer, or give away the authorized badge or colorable imitation thereof, including miniatures of any . . .

(4) NOTHING IN THIS SECTION SHALL PROHIBIT A FRATERNAL, BENEVOLENT, OR LABOR ORGANIZATION OR ASSOCIATION, OR THEIR CHAPTERS OR SUBSIDIARIES, FROM USING THE FOLLOWING WORDS, IN ANY MANNER OR IN ANY COMBINATION, IF THOSE WORDS APPEAR IN THE OFFICIAL NAME OF THE ORGANIZATIONS OR ASSOCIATIONS.





Rechargeable MagLite	\$93.00
Rechargeable Mag Bulbs	\$5.00
Rechargeable Mag Battery	\$34.00
Sure Fire Battery	\$25.00
Mini-Flashlight	\$16.00




Tag Emblems	\$3.00-\$5.00
Navy or Gray T-Shirt	\$8.00
Hats	\$12.00
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Tie Pin	\$5.00
Mouse Pad	\$7.00
Travel Mug	\$7.50
Padfolio	\$17.00
Bottle Coolie	\$2.00
Golf Umbrella	\$25.00
Handcuff Keys	\$7.00
Golf Polo	\$35.00
Button-Down Shirt	\$40.00




WPB O/T Polo's	\$20.00
WPB O/T 511 Polo's	\$36.00
MCSO PBA Hat	\$12.00
MCSO PBA Polo	\$20.00




Memorial Bands	\$1.00
Misc. Lapel Pins	\$5.00
James O. Born Novel	\$20.00






**BUY A
"SUPPORT LAW
ENFORCEMENT" TAG &
SUPPORT THOSE WHO
PROTECT YOU**

Twenty dollars of the proceeds from the tag will be deposited into a charitable fund, the **Florida PBA Heart Fund**, for the Association's members.

The intent of the Heart Fund is to provide financial assistance to the families of members who are killed or injured and permanently disabled in the line of duty under certain circumstances. An added plus is that contributions made to the Heart Fund are **tax-deductible**!

Support Law Enforcement tags may be purchased at the County Tax Collector office.

We're proud to serve those who serve our communities.

For more information on our Florida PBA-endorsed* retirement programs, please call **Richard Snyder at 888-442-4230** or **Bill Smith at 860-843-3932**.



*The Hartford is The Hartford Financial Services Group, Inc., and its subsidiaries, including issuing company Hartford Life and Hartford Securities Distribution Company, Inc. ("HSD").

HSD member PBA and SPC, a registered broker/dealer affiliate of The Hartford, has established certain service programs for retirement plans, including defined contribution and profit-sharing retirement benefit plans, through which a sponsor or administrator of a plan may invest in mutual funds on behalf of plan participants.

Retirement programs can be funded by group variable annuity products (H&L-4891, NY & IL; H&L-1872, H&L-1871, H&L-1882 and H&L-2107 series; H&L-4892, H&L-4893, H&L-2000, H&L-7462, H&L-1848; H&L-7462, H&L-1848; H&L-1848; H&L-1848) (with PBA 14-1897) and group variable funding agreements (H&L-4893 and H&L-1893 (NY)), as applicable, issued by Hartford Life (Solvency, CT). Group variable annuity contracts are underwritten and distributed by Hartford Securities Distribution Company, Inc., where applicable. Retirement programs can be funded by group term annuities (H&L-1998) issued by Hartford Life (Solvency, CT) and can also invest in mutual funds through variable accounts.

*Florida PBA is The Florida Police Benevolent Association, Inc. The Hartford pays fees to the Florida PBA in exchange for an endorsement of our programs. As part of the endorsement, The Hartford is invited to participate in various programs, meetings, and conferences offered by the Florida PBA in order to allow us to market our programs.




Dear PBA members and the Kazanjian foundation,

I would like to extend my sincere gratitude for the generous scholarship your foundation has awarded me. Its such a beautiful thing that people who already give so much to keep our society safe are capable and willing to give more to help young adults achieve their dreams. I was impressed with the amount of people the PBA was able to extend financial aid to and I am very proud and grateful to have received first place.

My plans are to continue my studies in classical music at Mannes College the New School for Music in Manhattan, New York. Since I was a freshman it has been my dream to attend and pursue a career in music, not only limited to classical but to whatever inspires me. I am happy that I have the opportunity to learn the rules, so I can break them and create something fresh and new that people will like to listen to.

Once again, thank you so much for you generous contribution to my education, it is much appreciated and needed!!

Sincerely,

Avery Amero

John Kazanjian, President PBA
PBA Scholarship Committee

Dear Mr. Kazanjian,

I'd like to express my thanks to you and the PBA Committee for having awarded me your generous scholarship. As a full time college student, it has already begun to help me and my family financially with the cost of classes and books.

Sincerely,

Nick Antonopoulos

Nick Antonopoulos

Once Again, my family and I are very appreciative for all that you've done. From the bottom of my heart, I thank you.

Sincerely,

Symone Desroze Barnes
- University of Central
Florida, Biology Pre-
Medical Student.

Dear PBA scholarship
Committee,

Thank you for providing me the means to continue my schooling. It will definitely come in handy.

Thank you again.

Jessica Boar

Letters
to the
P.B.A.

As I'm sitting here among my piles of clothes, shoes, hair care products, books, and other knick-knacks essential for my college survival, I can't help but look back upon my last, short 18 years of life and be grateful for those who have been there for me and who have helped me get to where I am ... on my way to college, with a bright and promising future ahead of me. So, with that being said, thank you for awarding me with the scholarship that is enabling me to pack up my U-Haul and be on my way to college tomorrow with no inhibitions or barriers holding me back.

PBA

Thank you for the support of my education. This scholarship has been very helpful to me in continuing my education. The challenges of getting on education are outweighed by the knowledge that people like you are about me.

Many Thanks

Erica R Cooper

Erica R Cooper

My Name is Iris M. Cortes and I would like to take the time to thank the Palm Beach County PBA Scholarship Committee. The scholarship will give me the chance I need to succeed with my goal of completing my Bachelors in Science Degree Psychology at the University of Central Florida. Once I have graduated I would like to further my education with a Master's Degree as well as pursue a career revolving around counseling children.

I have always had an interest in working with children. What I experienced with the children at the Safety Net Program made me realize what I wanted and needed to do with my life. The children I worked with were victims of domestic violence the majority of the children were under the age of 13 and were unable to cope and move past the traumatic experience. Children of that age should not have to endure that kind of pain and stress. I want to continue helping them cope and move on.

Again, thank you very much for the scholarship and allowing me to pursue my academic endeavors.

Sincerely,

Iris M. Cortes

Iris M. Cortes

Thank you so much
for giving me the opportunity
to take part in the Brian
Chappell Memorial Scholarship
and for the \$800 winnings.
It will definitely go a long
way when I go back to Belmont.
I look forward to participating
again in the future. Thanks again.

-Noah Elwell

Dear PBA, (president and Members,)

I have to once again say thank you
so much for your generosity in awarding
me the Scholarship. As you know, the cost
of schooling keeps going up so your
charity has greatly helped me. I
promise to keep fighting towards a
better education so that your
kindness is not in vain. I
truly appreciate it.

Sincerely,
Altavia
Evans

Letters
to the
P.B.A.

Dear Scholarship Committee,

Thank you all so very much for
the generous scholarship funds. I had
a wonderful first semester at Florida
State University over the summer and
I look forward to many to come.
Thank you again for helping me
achieve my goal of a university
education

Sincerely
Emily Fée

Emily Patricia



Dear PBA Scholarship Committee

Thank you so much for your
generous support. For many
years I have dreamed of going
to University of Florida but was
unsure of whether it would be
financially possible. Thank you
so much for giving me this
amazing opportunity.



Sincerely,
Kayla Fernandez

August 26, 2009

Dear PBA scholarship committee,

Thank you for the scholarship that you have awarded to me. It is helping me
continue my education at the Art Institute of Fort Lauderdale where I am pursuing
my career in photography. Thank you again for your help and support in my
academic path.

Sincerely,

Hillary Ganzel

Hillary Ganzel

August 13, 2009

PBA

Dear PBA Scholarship Committee:

I would like to thank you for the chance to prove to you why I deserved this scholarship, and I would
also like to thank you for choosing me to receive this scholarship. I really appreciate the help that this
scholarship will give me.

Sincerely,

Joseph Greco

Joseph Greco



To the PBA scholarship committee,

I belatedly extend my sincere gratitude for selecting me as a recipient of your scholarship fund. Since the average college student graduates with a pile of debt from educational fees, any assistance towards evading that situation is greatly appreciated. After I graduate, I can only hope and determine to give back to other students, possibly through establishing a scholarship fund, as you have done so.

Sincerely,

Jalisa Q. Harris,

2009 recipient.

To The Palm Beach County Police Benevolent Association,

I would like to thank you very much for the generous scholarship you have awarded me with. For the past three years you have been very kind with the scholarships you have given me. It is very much appreciated and I look forward to furthering my education with the help you have provided me with.

Thanks again,

Joseph Sheehan

Joseph Sheehan

Dear PBA,

I would like to take this time to thank you for your gracious scholarship. The money that you have provided with me will greatly assist me at Charleston Southern University in the fall. I'm really looking forward to this upcoming school year. I will be working on a four year degree in nursing. Thank you again for your consideration.

Respectfully submitted,

Brittany Human

Brittany Human

*Letters
to the
P.B.A.*

*September 21, 2009
Palm Beach County PBA!*

Thanks

EVER SO MUCH

*for your
thoughtfulness*

*Thank you for your
generous gift. It is good
to know that we all
come together in times
of disaster and loss of life.*

Edward J. Manak

To the Palm Beach County Police Benevolent Association:

Thank you very much for the scholarship you presented to me this year. It has been extremely helpful having your scholarships aiding me throughout my collegiate education. It is very much appreciated. ☺

Thanks again,

Meghan Sheehan

Meghan Sheehan

Dear PBA,

I am so very honored to receive such a generous scholarship from your institution. It will prove to be a wonderful asset to my future education and dreams. I look forward to meeting with you all again very soon. I can't express enough how thankful I am. Best wishes to everyone! Sincerely, Alexa Matlack

PBA Scholarship Committee
2100 N. Florida Mango Rd
West Palm Beach, FL 33409

To Whom It May Concern:

Thank you very much for continuing to award me a PBA scholarship. The PBA's support of my education at Emory has meant a lot to me and my family. It has really helped me as I strive to obtain my educational and career goals. This year has so far been a great final year for me, and the assistance from the PBA will help make that true.

Sincerely,

Philip May

*Letters
to the
P.B.A.*

July 22, 2009

Palm Beach County
Police Benevolent Association
2100 N. Florida Mango Road
West Palm Beach, FL. 33409-6400

Dear: Mr. Kazanjian

I am honored to have received this scholarship from your organization. As a recipient of this scholarship I am very grateful for the opportunities that it will provide. This will help reduce some of the financial burden of my education. After graduating with my degree in business I hope to contribute to the business community with the knowledge I have obtained.

Thank you for investing in my future.

Sincerely,



Brandon Nieves

Gina M. O'Connell
22099 Flower Drive
Boca Raton, FL. 33428

Mr. John Kazanjian
PBA Scholarship Committee Chairman
Palm Beach County Police Benevolent Association
2100 N. Florida Mango Road
West Palm Beach FL 33409


Dear Mr. Kazanjian:

I would like to thank you and the other members of the PBA Scholarship Committee for the generous Scholarship that I recently received. I would like to thank everyone involved with the Scholarship interview and selection process. I appreciate the concern and consideration that the Palm Beach County Police Benevolent Association has demonstrated, through their efforts of having such a worth while Scholarship program. I would like to assure you that I will spend this money wisely. This scholarship will assist me greatly with my books, living and meal plan expenses as I begin my first year of studies at the University of Florida in Gainesville. This scholarship will allow me to concentrate on my studies and strive to do my best and not be distracted due to financial concerns.

I am honored to be one of the recipients of this Scholarship. This wonderful program will allow all the recipients, including myself, the opportunity to pursue their dreams and get a college education.

With gratitude and appreciation,

Gina M. O'Connell




Dear Mr. Kazanjian,

I would like to thank you very much for the PBA Kaitlin Kazanjian scholarship money I was awarded. It will be very helpful especially when purchasing books. Since I am in my third year and beginning my major classes, books will be more expensive and very valuable. It is very exciting to begin my studies in Communication Disorders. I truly appreciate all that you have given me and your support as I pursue my degree.

Thank you,

Shannon Rielly

Members of the PBA,

I would like to thank you for allowing me to again be one of this year's scholarship recipients and for the opportunities the PBA scholarships have given me. I look forward to embarking on my third year at University of the Arts and seeing what this year has in store for me.

Sincere Gratitude,

Christie Rohr

Dear PBA,

I would like to thank you for the scholarship you have awarded me. It will help push me towards success with my next academic year. It will be put to good use when I am studying pre-med and playing football as well in the fall.

Thank You,



Bobby Zajack

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Community Representative

Gregory T. Zala
Zane Hunter Trial Attorneys P.A.

Susan K. Buza
Executive Director

August 31, 2009

Mr. John Kazanjian
President
Palm Beach County Police Benevolent Assoc.
2100 N. Florida Mango Road
West Palm Beach, FL 33409

Dear Mr. Kazanjian:

Thank you for your generous support of the 1st Annual 211 Golf Classic, to be held on Saturday, October 10th at The President Country Club in West Palm Beach. Your contribution as a Beverage Sponsor in the amount of \$250.00, significantly helps our organization achieve its mission to assist people by providing crisis intervention, information, assessment and referral to community services.

Last year, 211's Call Center Specialists answered more than 173,000 calls and made more than 177,000 referrals to 3,478 community programs. With the support of generous people like you, we will continue to be a phone call away for those who need our assistance and support.

Thank you again.

Sincerely,
Susan K. Buza
Susan K. Buza
Executive Director

211 Palm Beach/Treasure Coast, Inc. is a 501(c)(3) nonprofit organization in the State of Florida. A copy of the official registration and financial information may be obtained from the Division of Consumer Services by calling toll-free (800) 435-7352 within the state. Registration does not imply endorsement, approval, or recommendation by the State of Florida.

211 PALM BEACH/TREASURE COAST | P.O. BOX 3508 | LANTANA, FL 33465 | TEL 561.547.8637 | FAX 561.547.8639
THE CENTER FOR INFORMATION & CRISIS SERVICES
www.211palmbeach.org

United Way | CHILDREN & FAMILIES | 501(c)(3) | 501(c)(3) | 501(c)(3) | 501(c)(3)

TEAM SARGENT GOLF TOURNAMENT


September 14th, 2009

Dear, Palm Beach County PBA

Thank you very much for sponsoring The Team Sargent Golf Tournament. It turned out to be a wonderful success. In all, we raised \$19,000.00 to benefit Captain Danny Sargent in his fight against ALS/Lou Gehrig's Disease.

We could not have done it without your help. There was a real sense of community that would not have been possible without the support of local businesses like yours.

Sincerely,
Joe Van Reeth
Joe Van Reeth



Letters to the P.B.A.

Joe Negron
FOR FLORIDA SENATE
www.JoeNegron.com

October 17, 2009

John Kazanjian, Chair
Police Benevolent Assoc Political Committee & Issues Fund
2100 N. Florida Mango Road
West Palm Beach, FL 33409

Dear Mr. Kazanjian:

I want to thank you for your generous contribution to my State Senate campaign. I really appreciate your commitment to keeping Florida a great place to live.

I am mindful that in this difficult economic climate, we are all being even more mindful of our spending priorities -- so your commitment means a great deal to me.

I look forward to representing this community in the Florida Senate. I will work diligently to make sure our State lives within its means and creates a climate where individuals and businesses can prosper.

Thank you again for your confidence and support.

Sincerely yours,
Joe Negron
Joe Negron

Post Office Box 1816, Stuart, FL 34995-1816
Political advertisement paid for and approved by Joe Negron, Republican, for State Senate District 28.

Elect SCOTT MAXWELL
For
LAKE WORTH CITY COMMISSION

COMMON SENSE FOR A BETTER LAKE WORTH

September 19, 2009

Dear Mr. Kazanjian,

A note of gratitude to your organization for placing your confidence and support behind me in my bid to become the next city commissioner for Lake Worth, District 1.

I recognize that your endorsement coupled with the good will and respect earned by our county law enforcement officers will play a significant role in shaping my campaign's credibility and gained momentum.

This campaign cycle is vitally important to our community's future as we are faced with many, many difficult challenges that must be addressed with hard work, common sense and teamwork.

I am excited about the opportunity to offer each of these three important dimensions to our commission.

I look forward to working closely with your team to achieve our mutual objective of providing the highest level of professional public safety services.

Best Regards,
Scott Maxwell
Scott Maxwell
Candidate for Lake Worth City Commission, District 1

P.O. Box 13 • Lake Worth, FL 33460 • 561.502.1714 • scottmaxwell1@bellsouth.net
Political advertisement paid for and approved by Scott Maxwell, for Lake Worth City Commission, District 1.



BUSINESS DIRECTORY

Palm Beach County PBA *presents:*

Retirement Planning for Law Enforcement

Alan M. Soloway, RFC

Complimentary Dinner or Lunch Presentation

This presentation is for individuals *within five years of retiring* (spouses are welcome). If you would like to hear the answers to these and many more questions please join us for lunch or dinner and a relaxed question and answer session. There is nothing being sold at this meeting! You will simply be educated on what options you have with your pension and other retirement issues. If you have questions, but are unable to attend please feel free to call Alan Soloway at 954-446-6646.

Our presenter has been in the financial services industry for almost two decades helping families with insurance and retirement planning. Many of you may already know Alan since he is also a part-time Deputy for the Palm Beach County Sheriff's Office. Don't miss this opportunity!

What should I do with my DROP/deferred comp monies when I retire?

How do I defer tax on money in DROP/deferred comp after I retire?

Should I take a lump-sum distribution from the pension?

How can I use the DROP/deferred comp to provide me with an income in retirement?

What happens to the DROP/deferred comp monies when I die?

How can I make sure the DROP/deferred comp monies are available for my spouse?

What are the advantages/disadvantages of FRS vs. the investment option?

What happens to FRS when I die?

Should I consider a Roth IRA conversion?

Seating is limited so

RSVP by November 23rd: 954-446-6646 or
asoloway@fspfla.com

Securities offered through Triad Advisors, Inc. Member FINRA/SIPC.



December 2,
6:00pm-8:00pm
Dinner

December 3,
Noon-2:00pm
Lunch

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