



CODE THREE

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

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MARCH 2013

We Win! PBA Wins Important PBSO Corrections Case "Only Policy Violation"

APPEALS COURT CONVICTION OVERTURNED

Deputy cleared of OT fraud

Ruling could extend to other county officers.

By Daphne Duret
Palm Beach Post Staff Writer

WEST PALM BEACH — An appellate court ruling today cleared one Palm Beach County corrections officer prosecuted for an alleged overtime fraud scheme, and paved the way for the exoneration of several others.

The 4th District Court of Appeal smacked down a conviction and sentence for Sgt. Kathy Dent, saying that although she may have violated department policy, she committed no crime when she and others accessed the overtime sign-up system to award themselves lucrative shifts.

The appellate court vacated Dent's conviction and three-year probation sentence for organized scheme to defraud — a sign that could force prosecutors to drop that charge against others in the case, as well.

Dent was one of six corrections deputies arrested in 2008 in connection with an overtime

scandal that shook up the Palm Beach County Sheriff's Office. At the time, Sheriff Ric Bradshaw said that by manipulating the system to assign themselves assignments guarding hospitalized inmates, the high-ranking lieutenants and sergeants cost the department and taxpayers more than \$350,000 that could have been saved if the system had worked properly.

The sheriff's office may have had reason to discipline or even terminate Dent based on that, the appellate court said. But in order to charge her with scheme to defraud, prosecutors would had to have shown that her actions deprived someone of property.

In this case, the judges ruled, the only thing lost was the opportunity for other deputies to work overtime.

"It simply does not fit the definition of property traditionally used in criminal prosecutions and specifically not used in similar federal statutes," Judge Martha C. Warner wrote, making the final ruling in the appeal that West Palm Beach Attorney Michael Maher argued on Dent's behalf.

Lt. Darrin McCray, sentenced to 18 months in prison in the case, has appealed his conviction and sentence as well. The appellate court has yet to rule on his charges.

Sgts. Edy Velasquez, Faulton Kempf and John McCaffrey also all faced felony charges in the case, but they pleaded guilty to misdemeanors and agreed to resign from the agency in exchange for sentences of 100 hours of community service.

Two others — Lt. Sandra Nealy and Sgt. George Behar — were awaiting trial in December when their attorneys, Michael Salnick and Scott Richardson, suggested that Circuit Judge Jeffrey Colbath delay their trials until the appellate court decided the Dent and McCray cases.

The decision in Dent's case could clear the other deputies of similar charges, and also pave the way for a drop in related official misconduct

charges. Richardson today said prosecutors formed the fraud charges based on individual official misconduct charges for each entry in the overtime scheduling system.

"If it is as the court said, then our position is that the charges for those individual entries aren't crimes," Richardson said.

"It certainly decimates the organized scheme to defraud charge," he said of Nealy's case, which also includes a charge of official misconduct. "And it affirms what we've said from the beginning, which was that this was not a crime."

Palm Beach County State Attorney's Office spokesman Mike Edmondson said today that the prosecutor in the case, Assistant State Attorney Daniel Funk, is currently working with the state Attorney General's Office on where the case will go from here.

"Obviously it's a big question mark at this point," Edmondson said.

Sgt. Kathy Dent's sentence of three years of probation vacated.

The case, as it stands, already signal's another black eye for former State Attorney Michael McAuliffe's Public Integrity Unit — which has suffered wounds from several high-profile acquittals in local public corruption cases.

Current state attorney Dave Aronberg, who took office last month, has since changed the division's name back to Public Corruption Unit, a title held under McAuliffe's predecessor, long-time former State Attorney Barry Krischer.

Salnick characterized the case as one where prosecutors found a set of facts, and tried to make it into a crime.

"My opinion was that it was clearly overreaching," Salnick said. "It's horrible what they've done to the people involved."

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President's Message

John Kazanjian

What a bad way to start off the New Year: a poor decision from the Florida Supreme Court regarding the F.R.S. pension lawsuit. Many PBA members have been inquiring as to where we go from here. The Florida Supreme Court reversed the lower Court's decision and, since it is a State (and not a Federal) issue, the law does not allow an appeal to the U.S. Supreme Court. We have to wait for a year and a half and hope to put Governor Scott out of a job. I can't express enough what the importance of the next election will be. This Governor has already said what a huge victory this was for him. And, if we don't stop him, he will continue to chip away at the F.R.S.

Next, we just came back from a Penalty Guidelines Task Force meeting for Criminal Justice Standards and Training commission (CJSTC). It was a twelve (12) person panel and I had the opportunity to be one of the individuals selected to serve as a Board Member. The majority of time was spent on discussing the use of the DAVID system. I have been going to CJSTC for the past ten years and over the past two years, it seems multiple officers have found themselves in front of the Commission for improperly accessing DAVID. Some of the reasons they accessed DAVID for personal reasons where: they wanted to see someone's picture to see what they looked like or they pulled up a friend's driver's license history.

There have been some cases that have been more severe, but they were criminally charged. FDLE staff has proposed to the Commission to make the misuse of electronic database a moral character infraction. I brought up in the Commission meeting a lack of education for our members and a lot of the Task Force members agreed. For instance, there is a federal law that was passed in 1994 (after actress Rebecca Schaeffer was killed by a stalker who obtained her address through her driver's record) that prohibits individuals from accessing personal information that drivers submit to obtain a driver's license, including their photograph.

There have been numerous lawsuits stemming from this federal act resulting in millions of dollars being paid out. The Statute also provides \$2,500 be assessed per each unlawful access in the database. But, what the member must realize, is that it is the *individual* who is responsible for the \$2,500 and not the Agency. The Penalty Guidelines Task Force will meet again in May to resolve the issue. I will keep you informed as always.

Congratulations to Sergeant Kathy Dent for winning her appeal against the State Attorney's Office in reference to the Palm Beach County Sheriff's Office hospital overtime fiasco. All along, I had been telling the Sheriff and former State Attorney Michael McAuliffe, the only thing that may have been violated were policies or procedures and nothing criminal. However, the State Attorney refused to listen. It took a while, but Kathy has finally been vindicated. Now, we have to concentrate on getting her job back. We are planning on meeting with newly elected State Attorney Dave Aronberg to see if we can resolve the other connected cases. Stay tuned and stay safe.

Officer Of The Month



Officer of the Month - August 2012

Port St. Lucie Sgt. Paul Grohowski

Nominated by: Lt. Carmine Izzo

On June 20, 2012, Sgt. Paul Grohowski responded to a suicide call regarding an individual who was going to jump from a bridge down to the Florida Turnpike. Sgt. Grohowski cultivated a dialogue with the individual allowing officers to gain control of him and bring him to safety. Sgt. Grohowski's communication skills and dedication saved this man's life and the potential lives of innocent civilians.



Port St. Lucie
Sgt. Paul Grohowski

Officer of the Month - September 2012

PBSO Agent Thomas "Lee" Sands

Nominated by: Lt. Rich DiBerardino

On September 12, 2012, Agent Sands was working interdiction investigations at the La Cubana Bus Line bus stop in West Palm Beach. After encounters with a passenger, Agent Sands conducted a lawful search that yielded 2.3 kilos of cocaine smuggled in from Columbia, but taken on the bus for delivery to New York. Agent Sands consistently is a valuable performer in the Narcotics Squad and his arrests and services are invaluable to his agency and our citizens.



PBSO Agent
Thomas "Lee" Sands

Officer of the Month - October 2012

MCSO Deputy Christine Polizzi

Nominated by: Deputy Carlo Sciandra

On October 5, 2012, MCSO D/S Christine Polizzi conducted a traffic stop following a BOLO. It was alleged that the vehicle was seen in in the area of several residential

Continued on next page

Officer of The Month Continued

burglaries of jewelry and firearms. Because of D/S Polizzi's dedication, the subjects were arrested and further crimes (including a separate armed robbery with a shot victim) were solved.



MCSO Deputy Christine Polizzi

Officers of the Month - November 2012

D/S Carlos Valencia and D/S Joseph Noyes

Nominated by: PBSO Sgt. Christopher Karpinski

D/S's Noyes and Valencia conducted multiple narcotics investigations. They have executed 13 residential search warrants since February that yielded significant amounts of illegal drugs, firearms and U.S. currency. They have been involved in the arrests of 31 subjects on a variety of Felony charges. Based on their outstanding attitudes, work ethics and dedications, Palm Beach County citizens are safer today and multiple felons are behind bars.



D/S Carlos Valencia and D/S Joseph Noyes

Officer of the Month - December 2012

PBSO D/S Simone Cunha

Nominated by: PBSO Lt. Pete Tartaglione

In Palm Beach County jail, an inmate began attacking a Deputy, punching and kicking him. D/S Cunha went behind the inmate and the inmate punched her in the face. D/S Cunha gained control of the inmate, restraining him. She received two black eyes and a broken nose and displayed exceptional bravery in the face of great danger.



PBSO D/S Simone Cunha

THE CODE THREE

A Palm Beach County
PBA Official Publication

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Ernie George - Editor

Gail Seldomridge - Assistant Editor

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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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Attendance - December, 2012

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Vinnie Gray.....Yes
 Shannon Sniffen.....Yes
 Rodney StevensonYes
 Gary Ferreri.....Yes
 Andrew Arena, Alt.....Yes
 Joe Hart, Alt.Yes

Delray Beach Lts.

John PalermoYes
 Scott Privitera, Alt.....Yes

FAU

William HernandezYes
 Darren Courtney, Appt.Yes

Greenacres

Matt DeJoyYes
 Phillip KonzYes
 Teak Adams, Appt.....Yes

Juno Beach

Jose Nunez, Appt.Excused
 John Shaver, Appt.Unexcused

Jupiter

Jason LevinsteinYes
 Jason VansteenburghYes
 Jason Alexandre.....Yes
 Michael Lilienfeld, AltExcused
 Adam Hirsch, AltYes

Jupiter Island

Alex DobekExcused
 Matt PotskoYes

Lantana

Chris DeckerYes

Manalapan

Paul WilliamsYes
 Chris Filippelli, Appt.Excused

MCSO - LE

Carlo SciandraYes
 William WeissYes
 Darryl StokesExcused
 Karl NelsonYes
 Richard ParksYes
 Donald Knott, Alt.Yes
 Jake Sirmans, Alt.Yes

MCSO - Corr

Thomas RandazzoYes
 Lawrence LutrinYes
 Rui Dutra, AltYes
 Chris Gorham, Alt.Yes

North Palm Beach

Joseph YungkYes
 Javier Ortiz, AltYes

Ocean Ridge

Steven WohlfelExcused
 Mario Galluscio, Alt.Excused

PB School Police

Kevin O'SullivanExcused
 Alex LopezExcused
 Brian Qualters, Appt.....Excused
 Ronnie Williams, Appt.Unexcused

Palm Bch Gardens

Bob OdellYes
 Randall Anderson.....Yes
 Randy BuntinYes
 Greg Allen, AltYes
 Robert Wilson, AltYes

PBSO - LE

Paul VrchotaYes
 Dan Burrows.....Yes
 Mike Antonopoulos.....Yes
 Michael KletzkyYes
 Terry Maguire.....Yes
 Butch Altonen, AltYes
 Ray Griffith, AltYes
 Billy Gray, Appt.Yes
 Grant Henderson, Appt.Excused
 Kevin Igo, Appt.Yes
 John McGuire, Appt.....Excused
 Charlie Nicastro, ApptYes
 Alex Nunes, Appt.Yes
 Carlos Ugalde, Appt.....Yes

PBSO - Corr

Tammy BusseyYes
 Jerry SneedYes
 Jeff JacksonYes
 Pete Tartaglione.....Yes
 William PintoYes

PBSO-Corr

Willie Powell, AltYes
 Patrice Quinn, AltExcused

PBSO - Corr (continued)

DJ Dowling, Appt.Yes
 Thomas Jordan, Appt.Yes
 Reginald Napier, Appt.Yes
 Napoleon Taylor, Appt.Yes

PBSO - Civilians

Susan ThorntonYes
 Mark GishYes
 John CostelloYes
 Catherine AdianceYes
 Heidi GrobYes
 Kristen Lassinger, Alt.Yes
 Kim Wilson, Alt.Yes
 Kara Bannon, Appt.Yes
 Maritza Fundora, Appt.....Excused
 Tequesta McKinney, Appt.....Yes

Palm Bch Shores

Stephan CoeExcused
 Charlie Hoeffler, AltYes

Palm Springs

Sean GrantExcused
 Darrell Diez, AltYes

Palm Springs Sgts

Louis ColluraYes
 MicheleVazquez, Alt.....Unexcused

Port St. Lucie

Paul GrohowskiYes
 Robert McGheeExcused
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South Palm Beach

Mark McKirchyYes
 Jason LaForte, Alt.Yes

St. Lucie Co. SO

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Stuart

David DuranYes
 George McLain, AltYes

Tequesta

David CooperYes
 Charles Weinblatt, AltYes

West Palm Beach

Lou Penque.....Yes
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The Palm Beach County PBA is reaching out for financial support to complete its PBA Memorial. Please see our different sponsorship levels. If you wish to contribute, please choose from the following sponsorship levels:

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Sheriff/Chief Sponsorship	\$5,000
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Flag Pole	\$7,500
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PBA Memorial Sidewalk
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PALM BEACH COUNTY PBA MEMORIAL WALKWAY



THERE ARE PAVERS STILL REMAINING. PLEASE ORDER YOURS NOW BEFORE THEY'RE ALL GONE!

PAVER PURCHASE

Please print legibly. Letters can be all uppercase or a combination of uppercase & lower case. Bricks will be engraved **exactly** the way this form is filled out by the donor. Please double-check your spelling. To complete your paver contribution, please choose from the following brick sizes and mail your contribution along with this form.

4" x 4" Brick @ \$100 each Qty: _____

3 Lines of Text – 14 Characters (including spaces) Per Line

Line 1:

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Line 2:

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Line 3:

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8" x 8" Brick @ \$175 each Qty: _____

5 Lines of Text – 14 Characters (including spaces) Per Line

Line 1:

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Line 2:

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Line 3:

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Line 4:

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Line 5:

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Memorial Brick Agreement

I, _____, acknowledge that the Memorial Brick is owned by and will remain the property on-going of the **Palm Beach County PBA**. The PBA Memorial Brick(s) placed at the Memorial Site will be installed directly into the sidewalk and will become part of the PBA's property. My donation to the PBA Memorial walkway will cover the cost of the brick, engraving, installation, and certificate. All remaining funds, if any, will be deposited into the PBA Charity Fund and are non-refundable.

Thank you for your generous support of the Palm Beach County PBA Memorial Walkway!



Ten Thirty Three

The "Terms" of Probation (continued)

Submitted by Larry Fagan, Legal Counsel

I've written on this topic before, but it seems that we need a refresher yet again, based on some recent office appointments I've encountered.

I continue to meet members who leave out an extremely important piece of information regarding their current employment status when we chat privately — the fact that they are (or, may be) still on probation. Startlingly, some members are not sure when their probation ends. I ask that question now in the first two minutes of meeting a new member. I have been getting an increasing number of issues from probationary employees who wait (for some unknown reason) to divulge that fact to us later.

Again, by way of reminder, when you are on probation, no matter what Agency employs you, you can be terminated for any reason or no reason at all: Good reason, bad reason, blue reason, no reason . . . until your probation **is completed** — whether it is 12 months, 18 months, etc., depending on your Agency. Check your Collective Bargaining Agreements ("CBAs").

Then, typically, the reason your respective Agencies may give for your termination (at the end of the probation's "term") is simply that you "did not meet the terms of probation." This could even happen as late as 24 hours prior to the completion of your probation. So, consider yourself on probation until you are officially off.

Fla. Stat. §112 (otherwise known as the Police Officers' Bill of Rights) does not apply to individuals on probation — repeat — **does not apply**. (Of course, if you are on probation since, let's say, you have been promoted to Sergeant — different story — you are already off of probation as an officer.)

The whole purpose of probation is to "sink or swim" and Agencies know it and treat it that way. The term of probation is a "free shot" for management to attempt to get rid of you if they so choose. Don't give it to them if you can help it.

If you ultimately pass (complete successfully) probation,

the Police Officers' Bill of Rights would then be available to you and you will have a property interest in your jobs.

I continue to hear a lot of the phrase "at-will-employee" used by those who come to see us. For your purposes, members on probation are at-will-employees. They can be terminated at any time during the term of probation for any reason or no reason at all. It is, therefore, a good idea to "fly below the radar" until your probation expires to then allow your rights to naturally kick in.

While members are on probation, it is probably a good idea to make very "few waves" (as I hear it put quite often). Keep it in mind before you submit that anonymous letter or before you "loudly" dispute a minor issue that could have waited.

And, check your individual Collective Bargaining Agreements. Some Agencies (PBSO, for example, is one) have provisions that allow management to extend probation an additional time (six months) to "evaluate" the member's continued performance. But you must be notified, in writing no less than 30 days prior to the end of the member's probationary period (See PBSO's CBA, Article 8). Read and sticky-tab your CBA's probationary Articles. We even have the CBA's on-line.

Further, some Agencies (Juno Beach, for example) have odd probation Articles — fifteen (15) months from date of hire, excluding time spent outside the Department to obtain law enforcement certification.

There, a member's probation can be extended up to two (2) separate 90 day periods, so long as the Chief of Police articulates reason(s) for each such extension (See Juno Beach CBA, Article 12).

Finally, officially knowing on what date your probation terminates is a key to knowing when your employee-at-will status ends. You should make sure you are knowledgeable about that date, and attempt to coast (if possible) toward its arrival.



Our deepest sympathies are with the loved ones of Sergeant Gary Morales.

Sgt. Morales was shot and killed during a traffic stop on February 28th in St. Lucie County. The suspect is currently in the custody of the St. Lucie County Sheriff's Office and is being held without bond in the County Jail.

Sgt. Morales was a 13-year veteran of the St. Lucie Sheriff's Office and a United States Air Force Veteran. He is survived by his wife and twin daughters.

Our prayers are with the Morales family, the St. Lucie County Sheriff's Office and the St. Lucie County community. We Shall Never Forget.

Sergeant Gary Morales
B: 07/13/1977 - EOW: 02/28/2013



Welcome New Members!!

November, 2012

MICHAEL SWANCHAK	PSL PD
JENNIFER WORRELL	JUNO
ADRIAN CAUDELL	PSL PD
DANIELLE VOLDER	GRNACRS
JOSEPH NORKUS	PSL PD
LISA CARRASQUILLO	PSL PD
BRINTON BLACK	PSL PD
MICHELLE STEELE	PSL PD
SABRINA WIELANDT	SCHOOL

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RUSSELL COUNTS	JUPITER
AUGUSTIN RIOS	PBSO
ANDREW ZERNITSKY	PBSO
BRIAN PARKER	MCSO
ROBERT ZAJICEK III	PBSO
ROBERT KEATING	SCHOOL
ERIC WOLFE	PBSO
LOWANDA GORDON	PBSO

January, 2013

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EMIR YILDIZ	TEQUESTA
JUSTIN ALBAUER	MCSO
NIR MORDECHAY	RIV BCH
STEVEN THOMAS	RIV BCH
ROBINEL EUGENE	RIV BCH
WARREN POTEAT	RIV BCH
BRANDON RUSSO	RIV BCH

January, 2013 (Contined)

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JOSHUA WILSON	RIV BCH
BRIAN DESANTIS	RIV BCH
BROOKE WEINER	RIV BCH
JONATHAN NANCE	RIV BCH
O'MEIL MOLYNEAUX	RIV BCH
KENNETH JONES	RIV BCH
ALEXANDER SMITH	RIV BCH
WILLIAM LOUDEN III	RIV BCH
CHARLES BAHRUTH	RIV BCH
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EDGAR FOSTER	RIV BCH
WALTER TERRELL	RIV BCH
JEREMY SUMMERS	RIV BCH
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GLEN MEYER	RIV BCH
MICHAEL DODSON	RIV BCH
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January, 2013 (Contined)

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FRANCISCO AGUIRRE	RIV BCH
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NUBIA SAVINO	RIV BCH
GERALD PITOCCHELI	TEQUESTA
JASON TURNER	TEQUESTA
RANDY EDWARDS	RIV BCH
GREGORY WILLIAMSON	RIV BCH
NICOLE PALLADINO	WPB
CHARLES BRIDEAU	WPB
BRYAN VAUTIN	WPB
RYAN FORBES	WPB
CHRIS CHASE	WPB
TERRANCE DICKSON	WPB
JASON BERQUIN	WPB
KASSANDRA PLACERES	WPB
EDWARD CIEZAK	NPB
NODANE CHERISMA	RIV BCH
NATALIE CASTILLO	SLCSO
SALVATORE RASTRELLI	RETIREE
PETER MENEDIS	RETIREE
RONALD RODRIGUEZ	PBSO
RAYMOND INGRAM	PBSO
DONALD HENNESSY	JUPITER
VERLEY MOYTON	RIV BCH

Officer of the Month



HAVE YOU MADE YOUR NOMINATION?

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

Send your submissions to

Gail@pbcnpba.org

STAY UP TO DATE!

Have you gotten married or divorced?

Working for a new agency?

Changed phone numbers or address?

Changed your personal e-mail address?

Please contact Wendy at the PBA Office

(561) 689-3745

to update your information.

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

Manalapan News

Officers in Manalapan are pleased with a first-time contract that was ratified by the Town Commission on January 22, 2013. The three year contract makes up for monies lost over the past several years. We extend our thanks to Larry Fagan and Vinnie Gray for the hard work — first getting the Town to negotiate, and then, dealing with the “back and forth” work. Our success in large part is due to their professional representation. Our members would also like to thank the PBA staff for their assistance.

Submitted by: Paul Williams, PBA Rep

West Palm Beach News

I was recently speaking with another supervisor about the changes that have occurred since our new police chief arrived. On a whole, we agreed that the changes that were taking place throughout the department had been positive and those things that needed to be changed in order to make our police department one of the top agencies in the State of Florida (once again) were taking place.

What really bothered me though was something that an “unnamed” and “anonymous” officer had done. He or she had apparently written a letter to our Chief expressing their displeasure with a supervisor but refused to place their respective name on it. So, if I understand this right, an officer doesn't like or agree with an order or discipline that has been (or maybe was not done) to a supervisor, but instead of taking the high road and acting like an adult, they decide to send the letter and sign it “Anonymous.” Listen, anyone can sit behind a key board and be the toughest and baddest person on the planet. I see it all the time on the Palm Beach Post's blog with spineless people bitching and whining about the police but refusing to take credit for their complaints. But what's even worse is we now have grown police officers who are issued a gun and a badge to fight crime on a daily basis and who have to be brave enough to step out of that car and face deadly situations on a daily basis. But they have a complaint against another officer in the department and they resort to what all of us hate the most: cowardice.

I know what some of you will say: “Well, if I place my name on it then I open myself up for retaliation from said supervisor / officer.” I believe recent events in our department have shown that is not tolerated. And I seriously doubt that our new Chief (from what I have seen) would allow that to happen.

So, to Officer “Anonymous”: If you have a complaint against a fellow officer or supervisor, have the intestinal fortitude to “man” or “woman” up and put your name on it. But, if you can't, then don't. Then, it would be clear, that it's not a fight worth fighting for.

Signed: Sgt. Joseph M. Herb, PBA Rep

PBSO News

Dear Fellow Members:

Here it is another new year. As you all know, we lost our bid to receive our FRS money back. The Governor won and we lost. Let's all remember, election time is not far away. He must go. Let's hope former governor Charlie Crist runs. He's the one who we need to help us get our money back. I know you are not happy about the money taken out of our pay. Our PBA will fight to the end for all of us, You need to call the Governor's Office and tell them how you feel. We must stick together on this matter. We've needed the PBA and now the PBA needs us. We must stick together and we will win this battle. I know I can count on all my PBA members and non-members.

Submitted by: D/S Charles Nicastro, Appt. PBA Rep.

You Cannot...

Submitted by Lt. M. Rispoli, PBGPD, Retired

Recently, while doing some research on the computer, I discovered some interesting information. The information is a list of “cannots” originally authored by a William John Henry Boetcker (1873–1962). He was an American religious leader and influential public speaker.

Born in Hamburg, Germany, he was ordained a minister soon after his arrival in the United States as a young adult. The Rev. Boetcker was ordained in Brooklyn, New York.

The “Ten Cannots” emphasize freedom and responsibility of the individual. Originally published in 1916, this list is applicable to any individual regardless of stature but also applies to organizations and the administrations that supervise them.

As you read the list it appears that law enforcement agencies could benefit from the common sense approach. I have highlighted which I think are the most applicable to law enforcement. I hope everyone can read these and not only grasp the concept but apply the concept in an effort to make conditions better for employees and ultimately the communities we serve.

Administrations that cannot (or more dangerously “Will not”) understand and/or apply these concepts may have an end we can all forecast.

The Ten Cannots

- You cannot bring about prosperity by discouraging thrift.
- You cannot strengthen the weak by weakening the strong.
- You cannot help little men by tearing down big men.
- You cannot lift the wage earner by pulling down the wage payer.
- You cannot help the poor by destroying the rich.
- You cannot establish sound security on borrowed money.
- You cannot further the brotherhood of man by inciting class hatred.
- You cannot keep out of trouble by spending more than you earn.
- You cannot build character and courage by destroying men's initiative and independence.
- And you cannot help men permanently by doing for them what they can and should do for themselves.

Wherever you work, make a difference.

KITCHEN FIRE Epidemic in South Florida

Submitted by Thomas C. Fucci, IAAI-CFI, Palm Beach County Bomb/Arson Task Force

According to a new United States Fire Administration (USFA) report, cooking remained the leading cause of all residential building fires and injuries for the period of 2008-2010. An estimated average of 164,500 cooking fires occurred each year and resulted in an annual average of 110 deaths, 3,525 injuries and \$309 million in property loss. South Florida registered roughly half of the state's total home arson cases investigated by the Florida Division of Insurance Fraud in fiscal year 2010-2011. The number of questionable claims due to these fires rose from 31 percent to 74 percent. The majority of those claims were in Miami-Dade, Palm Beach, and Broward counties. State officials say what used to be a minor problem is now growing into a sophisticated fraud racket.

The ruse involves the homeowner and what is called a "public adjuster." The homeowner may be cooking on the stove and then departs to find some missing ingredient. In the meantime, the oil catches fire, sometimes resulting in the loss of the entire kitchen. The policyholder is not required to contact the local fire department and extinguishes the fire themselves, resulting in no official report on the loss. In the meantime, they contact a "public adjuster," whose income depends on the proceeds of any settlement between the policyholder and their insurance company. Many believe there is a financial motive to inflate the cost of repair and renovation. And in some cases, the kitchen claims are not for the money, but as a means to remodel their existing kitchens.

The National Insurance Crime Bureau (NICB), whose organization is established to keep tabs on all insurance claims filed by the policyholder to their insurance carrier says that these acts of arson are slowly and surely growing throughout the state. "It first looked like it was a small ring of people in Miami, now it's spread to a lot of people." In 2010, a state task force established to investigate these bogus claims arrested five Miami "public adjusters" for their roles in two kitchen-fire schemes. In one of these cases, a "public adjuster" used a hammer to break kitchen ceramic tiles to inflate the damage and claimed the pan fell off the stove. Officials said he submitted a claim for \$69,000 and kept a sizeable commission.

So, what is a "public adjuster?" They are people who are employed by themselves or a company in order to adjust insurance claims for the policyholder. They represent the policyholder in a claim against the insurance carrier. They are NOT employed by the insurance carrier and will often use language to the policyholder that indicates that they are from their insurance company, such as, "I work with your insurance company." They are compensated through commissions on the payout of the claim and sometimes these commissions can be as high as 30%. Most of these "public adjusters" subscribed to a paging service that notifies them of a fire in a certain area. In many cases, they will respond and beat the local fire department to the scene. In a recent case, a "public adjuster" admitted that he followed a rescue truck to the hospital and had the policyholder sign a contract for his services, even before receiving treatment for his injuries. Not all "public adjusters" are bad and many serve a legitimate service to the policyholder. However, it is these bad apples that portray a negative light on the rest.

What can we all do to stop this epidemic? As a law enforcement officer, you can make sure that the "public adjusters" do not impede on the fire scene. Keep all persons away from the scene, until it is declared safe by the fire department. Interview the occupant, owner, or witnesses to ensure that their statements are consistent with known facts. Check with the fire department OIC and ensure that nothing is suspicious or out of the ordinary with the fire. When doubt creeps in, contact a fire investigator, detective, or other personnel to investigate the fire scene further. When fraud occurs, we all pay in higher insurance premiums. So, by taking these small steps, we can stop this epidemic in its tracks.

One other note of interest, the USFA has recommended that we all install, inspect, and protect our homes with the use of smoke detectors. Smoke alarms save lives. **It's a fact:** if your smoke alarm was installed before **February 10, 2003**, it needs to be **replaced**.

As always, have a fire safe day and please contact me if you have any further questions.

The Carpenter

Once upon a time, two brothers who lived on adjoining farms fell into conflict. It was the first serious rift in 40 years of farming side-by-side, sharing machinery and trading labor and goods as needed without a hitch.

Then the long collaboration fell apart. It began with a small misunderstanding and it grew into a major difference and finally, it exploded into an exchange of bitter words followed by weeks of silence.

One morning there was a knock on John's door. He opened it to find a man with a carpenter's toolbox. "I'm looking for a few days' work," he said. "Perhaps you would have a few small jobs here and there I could help with?"

"Yes," said the older brother. "I do have a job for you. Look across the creek at that farm. That's my younger brother! Last week there was a meadow between us. He recently took his bulldozer to the river levee and now there is a creek between us. Well, he may have done this to spite me, but I'll do him one better. See that pile of lumber by the barn? I want you to build me a fence so I won't need to see his place or his face anymore."

The carpenter said, "I think I understand the situation. Show me the nails and the post-hole digger and I'll be able to do a job that pleases you."

The older brother had to go to town, so he helped the carpenter get the materials ready and then he was off for the day. The carpenter worked hard all that day—measuring, sawing and nailing. About sunset when the farmer returned, the carpenter had just finished his job.

The farmer's eyes opened wide, his jaw dropped. There was no fence there at all.

It was a bridge. A bridge that stretched from one side of the creek to the other! A fine piece of work, handrails and all! And the neighbor, his younger brother, was coming toward them, his hand outstretched.

"You are quite a fellow to build this bridge after all I've said and done."

The two brothers stood at each end of the bridge, and then they met in middle, taking each other's hand. They turned to see the carpenter hoist his toolbox onto his shoulder.

"No, wait! Stay a few days. I've a lot of other projects for you," said the older brother.

"I'd love to stay on," the carpenter said, "but I have many more bridges to build."

Battle of the Badges Chili Cook-Off Feb. 9, 2013



Board of Directors Meeting December 18, 2012



More Money In Your Pocket

Submitted by Randy Lee, President, Financial Planner, Lee Wealth Solutions
2074 W. Indiantown Road, Suite 205, Jupiter, FL 33458



If you were given the option to pay lower taxes would you take the offer? Warren Buffet would. After all, there is a reason Mr. Buffet paid less than 12% tax on 2010 income of over 62 million dollars. He either knows the tax code inside and out, or gets help from a professional advisor who does. Let's be clear, you don't have to be the 3rd richest man in the world to pay

the lowest possible taxes. Any good financial advisor will be able to work with your tax preparer to identify ways you could save money on your various income and estate taxes. Now, if your financial advisor just "sells you products," then you're probably with the wrong firm. The best advisors are typically well versed in tax saving concepts, since their job is to use their knowledge of investments and taxes to your benefit. According to the CCH Standard Federal Tax Reporter, it takes just over 72,500 pages to explain the U.S. tax code, so I can't cover every nuance in this article, but I'll try to cover the most important changes.

The Early Bird Gets the Worm, or In this Case, the Tax Break

The clock is ticking on the most current "fiscal cliff," and it's also ticking on major tax changes, at least some of which are likely to affect you. Unless congress does an about face, the most notable changes slated for 2013 are increased top tax rates on capital gains, dividends, income from investments, house sales, income taxes, and estate (death) taxes.

Top capital gains rates affect investments held for more than one year, and are set to go up from 15% to 20%. Maximum tax on dividends, are expected to go up from 15% to 43.4% for people in the highest brackets, which includes a 3.8% "Medicare" surtax. This surtax also hits people who sell their homes and profit more than the current exclusion of \$250,000 for singles and \$500,000 for couples, but it does not stop there. If your net income is greater than \$200,000 for singles or \$250,000 for couples, this 3.8% additional tax will be collected against income from many other sources, including interest, rents, passive partnerships, and annuities to name a few.

Estate or Death Tax Changes

The estate or "death" tax is probably causing the most headaches for estate attorneys and financial advisors right now. In 2012 you can die and leave, \$5.12 million to whomever you chose without owing estate/gift tax in 2012. One little known fact is that you could gift the same \$5.12 million by year end while you're still alive. That amount drops to only \$1 million in 2013. The top tax rate on any excess is 55%, so plan on losing about 1/2 to taxes. Why such a high tax? After a taxpayer dies, he/she is unlikely to complain about taxes, or for that matter vote again, so congress applies an extremely high rate to the deceased. There is a little known tax nuance when you own life insurance. Most people know that life insurance death proceeds are income tax free. However, the death benefit, not to be confused with cash value, is likely to be counted when computing estate taxes. For example, if you die with \$1 million in assets and own a \$1 million life policy that goes to your kids, you probably have a tax problem, because the second million would likely be taxed at estate tax rates. This is an example of something that is typically overlooked, but potentially fixable.

Plan Ahead to See if You Will be Affected by the New Tax Laws

The IRS does not make courtesy calls to discuss ways you could save on your tax bill, so it's up to you to get educated or find someone who is. The clock is ticking, so the sooner you learn about how you will be affected, and make changes accordingly, the better.

Randy Lee does not provide tax and/or legal advice, but will work with your attorney or independent tax or legal advisor.

A qualified tax professional or independent legal counsel should review the tax implications of any investment transaction.

This material is not intended to replace the advice of a qualified attorney, tax advisor, financial advisor, or insurance agent. Before making any financial commitment regarding the issues discussed here, consult with the appropriate professional advisor.

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advertisers in the Business
Directory on pages 23-31!**

Fidelity Life Association

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LifeTime Benefit Term is Term Insurance for a Lifetime

Life insurance provides your family with money after your death. This money will help your family meet continuing financial needs that would have been provided by your income. It can help pay a mortgage, household bills, school expenses, childcare costs or ensure that your dependents are not burdened with debt.

LifeTime Benefit Term is a great way to protect your most important asset and provide the peace-of-mind your family deserves.

For more information, contact

The Elan Group, Inc.

Phone 813/839-1530

Website www.elan-group.com

Offered in conjunction with

LBP, LLC. Gary Sullivan

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Boynton Beach Police Officers Christopher Munro and Eric Reynolds Receive Officer of the Month Award

Washington, DC—The National Law Enforcement Officers Memorial Fund has announced the selection of Officer Christopher Munro and Officer Eric Reynolds of the Boynton Beach (FL) Police Department as recipients of its Officer of the Month Award for February 2013.

On June 12, 2012, the Delray Beach (FL) Police Department issued a “Be on the Lookout” (BOLO) alert for a red Ford Crown Victoria with a white roof. The driver of the vehicle was suspected of committing armed robbery at a local bank branch. When Boynton Beach (FL) Police Officer Eric Reynolds heard that the vehicle was last seen heading toward Federal Highway, he stationed his cruiser at an intersection he believed the suspect would cross. Right when he had approximated the suspect’s red Ford would appear, he saw a red Lincoln Town Car with a red top crossing from the Intercoastal Highway into Boynton Beach. Officer Reynolds notified dispatch that he might have the suspect in his sights and began to follow the Lincoln.

At first, the Lincoln accelerated, but then slowed down enough for Officer Reynolds to run the license plate. When the Lincoln stopped at a curb, Officer Reynolds noticed a hand-capped sticker on the plates, and questioned whether this car—similar in appearance to the one described in the BOLO alert—did in fact belong to the armed robbery suspect. After several long seconds, the Lincoln sped off with Officer Reynolds in close pursuit.

Fellow Boynton Beach Officer Christopher Munro had heard the original alert and was listening to the radio broadcast as events unfolded. When he noticed a Lincoln speed by his patrol vehicle, Officer Munro followed behind Officer Reynolds’s cruiser in pursuit. The suspect’s Lincoln continued at a high rate of speed, crashing into two civilian vehicles at two different intersections. Officer Reynolds and Officer Munro continued to pursue the suspect. The chase finally came to an end when the suspect’s car crashed into a third civilian vehicle.

At this point, the suspect’s Lincoln appeared to be inoperable, and the suspect struggled to open the driver’s side door. Officer Munro took cover behind his cruiser and Officer Reynolds braced himself behind his own driver’s side door when suddenly the suspect extended his arm out of the car window and opened fire. In response to the critical threat to the civilians and themselves, the officers returned fire, striking the suspect several times.



Officers Eric Reynolds and Christopher Munro

Not knowing the suspect’s condition, Officers Reynolds and Munro took up defensive positions and held the suspect at gun-point until additional units arrived. It was then that Officer Reynolds realized that he had been shot in the foot. The suspect succumbed to his injuries at the scene.

Had these officers relied solely on the BOLO tip, they would have focused on locating a Ford Crown Victoria, and the 52-year-old career criminal—driving a Lincoln Town Car—might have escaped once again. For their insight and heroic actions, both officers will receive the Boynton Police Department’s Combat Cross Medal. Officer Reynolds will receive the department’s Meritorious Service Wound Medal.

Located in the nation’s capitol, the National Law Enforcement Officers Memorial Fund is a nonprofit organization dedicated to honoring the service and sacrifice of America’s law enforcement officers. The Memorial Fund’s Officer of the Month Award Program began in 1996 and recognizes federal, state, and local officers who distinguish themselves through exemplary law enforcement service and devotion to duty.

Officers Eric Reynolds and Christopher Munro, along with the other Officers of the Month for 2013, will be honored at a special awards luncheon in Washington, DC in May 2014 during National Police Week. In addition, their stories of heroism and service will be featured in the Memorial Fund’s annual calendar.

We want our members to be the first to know...

There’s a great new way to stay up-to-date with the PBA on up-to-the-minute breaking news, events, money-saving specials and much, much more by receiving PBA texts and emails directly to your mobile device! Visit www.pbcnpba.org to sign-up today!

Signing up for the service is free. (However, standard text message and data rates may apply).

*Be sure to add mail@pbcnpba.com to your approved sender list.





As a PBA Member, KNOW AND ASSERT YOUR RIGHTS!

Remember, as a sworn officer, you have the right:

- ✓ to be represented by a PBA **attorney** during any interrogation;
- ✓ to be provided any complaint, all witness statements, and all existing evidence (e.g., audio and video recordings, GPS locator information) for review **with an attorney before** the beginning of any interrogation;
- ✓ to be interrogated at a reasonable hour (e.g., at a time when a PBA **attorney** can be present for the review and interrogation);
- ✓ to refuse a polygraph, and
- ✓ to refuse to respond to questions if an investigator intentionally fails to comply with requested requirements after being advised of his or her violations of those requirements.



As a dues-paying member, a Palm Beach County PBA attorney can be with you every step of the way.

Don't be intimidated out of your RIGHTS!

Don't try to be your own lawyer!

If you are a member in good standing, and you are suspended or fired, Palm Beach County PBA has attorneys to assist you.

Carry the card of confidence...

your PBA Membership Card

Palm Beach County Police Benevolent Association, Inc.

2100 N. Florida Mango Road, West Palm Beach, FL 33409

(561) 689-3745 • www.pbcnpba.org

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The "Capitol Report" is only available via E-PBA!

(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. Be sure to add "pbamail@flpba.org" to your approved sender list.)

PBSO CHARITY FUND DEDUCTIONS

The Palm Beach County PBA Charity Fund was established in 2004 to assist our members and their children with scholarships to defray the costs of higher education. In addition, the Charity Fund now helps provide charitable assistance to our members and their families who have experienced a life altering tragedy or a catastrophic event.

The PBA Charity Fund, Inc. is a 501(c)(3) organization. Contributions to the fund are fully tax deductible.

If you are a PBSO employee and wish to contribute to the Charity Fund, please visit www.pbcpsba.org for instructions on donating or contact Wendy at the PBA (561) 689-3745.

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) 371-7200

Do not talk to anyone until you have consulted with a PBA ATTORNEY!

PROTECT YOUR RIGHTS

The following statement should be written as the first 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.

EMERGENCY CONTACT PROCEDURE

**Please be advised that the emergency number
(561) 371-7200 is for CRITICAL INCIDENTS ONLY!**

Our attorney(s) should **ONLY** be contacted after hours for critical incidents; that is, an officer-involved shooting, an in-custody death, an on-duty vehicle accident with injuries or if Internal Affairs investigators are responding right now to an incident.

If you are attempting to contact a PBA Attorney for any matter that is not a critical incident, please contact the PBA Office (561) 689-3745 during regular business hours 8:30 a.m. - 4:30 p.m. Monday through Friday.

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.

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.

PBA Hitch Receiver Cover for Your Vehicle(s)

Florida PBA has recently added the PBA Hitch Receiver Cover to its list of items available for **MEMBERS ONLY** to purchase. It is blue high density plastic with gold printing. The cover comes with spring pin (shown) or you can use your own hitch pin. There are two sizes for either 2" or 1 1/4" receivers (please specify which size you need). Display them proudly on your vehicle or give them as a gift to your family and friends.

Only \$10⁰⁰ each

MEMBERS ONLY:

Send your check for \$10 each (no sales tax) to:

Florida PBA
300 E. Brevard Street
Tallahassee, FL 32301



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.



GULF STREAM COUNCIL, INC.
LEARNING FOR LIFE
8335 N. Military Trail, Suite 100
Palm Beach Gardens, FL 33410-6329
Office (888) GSC-LFL-0 • Fax (561) 694-9050

February 7, 2013

Ms. Gail Seldomridge, Office Manager
Palm Beach County PBA
2100 N. Florida Mango Road
West Palm Beach, FL 33409

Dear Ms. Seldomridge:

On behalf of the youth who participate locally in the Exploring program, I would like to express my appreciation to the Palm Beach County PBA and its Grill Team for its support of Law Enforcement Exploring.

I understand that Sal Arena recently contacted you about the Grill Team providing lunch again this year for the participants of the Law Enforcement Exploring Challenge. Apparently there was a conflict that prevented the Grill Team from doing so, but the PBA had offered instead a donation of \$200.00 to help provide lunch for the Explorers and their leaders. The Grill Team received high praise at the last competition and will be missed this year, but the PBA's offer is greatly appreciated.

Jeff Rasor of the Delray Beach Police Department asked me to contact you regarding the PBA's offer. Please advise what you need from our organization facilitate the PBA's gift in support of Exploring.

Thanks again to you and the members of the Palm Beach County PBA.

Sincerely,

Alexander M. Connolly
Learning for Life Director

Letters
to the
P.B.A.



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& Moving Picture Technicians, Artists & Allied Crafts

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December 31, 2012

John Kazanjian
President
Palm Beach County P.B.A.
2100 N. Florida Mango Road
West Palm Beach, FL 33409

Dear President Kazanjian,

After twelve years of unsuccessful negotiations with the Raymond F. Kravis Center for the Performing Arts, as a result of a last resort job action, on December 21, 2012, I.A.T.S.E. Local 500 entered into a five year collective bargaining agreement with the theatre.

On behalf of the Officers, membership and staff of I.A.T.S.E. Local 500, I would like to express our sincerest and heartfelt thanks to you for your support and the use of the trailer. This was a collective effort. The success of this job action was only achieved through the generous efforts of the AFL-CIO, International President Loeb and Officers, the entire I.A.T.S.E. family, multiple other union organizations, Federal and Local politicians and countless individuals.

Your continuous support of the working men and women of Local 500 is greatly appreciated.

We would also like to send a special thanks to Gail Seldomridge for her tremendous support.

Fraternally,

Terrence McKenzie
Secretary-Business Representative
I.A.T.S.E. Local 500

TM/tu



CRESTWOOD COMMUNITY MIDDLE SCHOOL

STEPHANIE NANCE
Principal

February 4, 2013

Mr. John Kazanjian and Ms. Gail Seldomridge
Palm Beach County PBA
2100 N. Florida Mango Road
West Palm Beach, Florida, 33409

Dear Mr. Kazanjian and Ms. Seldomridge:

On behalf of Crestwood Middle School, please accept our sincere gratitude in your support of our efforts in getting much needed school supplies to the St. Jude Catholic School in Accra, Ghana. In gathering the supplies, the response of the students, teachers and staff was outstanding, but as we shared with you, the high cost of shipping was unexpected.

Because of associations such as yours, combined with additional financial contributions of our students, teachers and staff, we have achieved our goal in helping to meet the needs of our sister school.

Again, we say Thank You!

Stephanie Nance, Ed.D.
Principal
Crestwood Middle School

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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, they are tax-deductible! 🍀





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With our new partnership with the Palm Beach County Police Benevolent Association, our South Florida representative, Attorney Daniel S. Rakofsky, will be available to meet members at the new PBA building in West Palm Beach by appointment. Dan is a recently retired South Florida police captain who also continues to serve in law enforcement in South Florida as a reserve officer.

If you have been diagnosed with heart disease or hypertension, or you have any questions about work-related injuries, please contact us today to arrange for a free consultation to ensure that your rights are protected.

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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.

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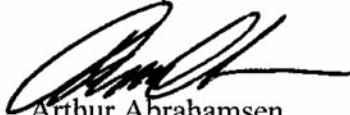
Dear Members:

Together with the Palm Beach PBA and President John Kazanjian, we have arranged a series of retirement seminars that are designed to help members secure and understand the basic financial planning principles that they will need so that they are able to enjoy a well-deserved retirement.

These seminars take place at the Florida Mango Office the 3rd Wednesday of every month. The schedule for the balance of this year and all of next year is enclosed for you to post. If it is inconvenient for your members to come to the PBA Headquarters, we could accommodate them and bring the seminar to your location.

Looking forward to seeing all of you either at the PBA office or your own department's meeting room.

Yours truly,



Arthur Abrahamsen
Registered Rep



Jennifer Baron
Registered Rep

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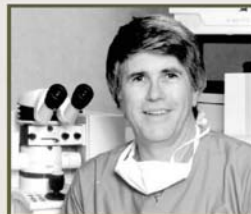
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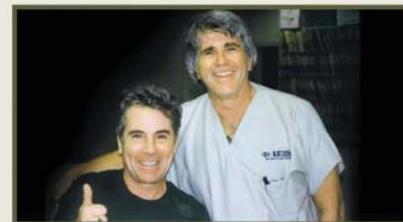
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