

iciai rubiication of the raim beach county ri

SPRING 2020

We're all in this together



























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

Protection for your family, your finances and your future.

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





NEW for 2020: Trustmark Hospital StayPay® Insurance

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



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



Critical Illness Insurance



Disability Income Insurance



Accident Insurance

You care. We listen.

Don't miss your exclusive benefits opportunity!

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

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

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





Special Report:

Pandemic Perseverance

In a true-blue outpouring of protecting and serving with the utmost care, Palm Beach County PBA members have inspired an all-in-this-together spirit that has been the foundation of the COVID-19 response. Everywhere you turn, you see the evidence displayed on the cover: the masked men and women of law enforcement delivering for the community, especially seniors and kids. And the community has been showing the love back.

This report features:

The view from the frontlines: Officers throughout Palm Beach and Martin counties are proving that there's no room for panic in the pandemic by stepping up in ways residents never could have imagined. But they certainly have neededPage 16

Compensation elevation: Law enforcement and corrections officers don't have the option to stay home during the state of emergency. So to reward their continuing to go above-and-beyond, several agencies have stepped up with "pandemic pay" at the

Here's looking at you, kids: For the youngest generation, social distancing and safer-at-home orders threaten to be the prevailing memory of childhood. But PBCPBA members have stepped up for the kids with story times, drive-by birthday parades and virtual pizza

Jose did it his way: Celebrating the life of PBSO Corrections Sergeant Jose Diaz Ayala, who lost his battle to COVID-19 on April 4: He had a unique gift to make everybody feel secure, especially his three amazing daughtersPage 24

Many thanks: Florida Cops Magazine sponsors offer thank-you notes to express heartfelt appreciation to PBCPBA members for fighting the good fight on the frontlines......Page 26

Also in this issue...

President's Message	Page 5	Election Endorsements	Page 13
Message from the		State PBA Report	Page 14
Executive Board	Page 7	Members Only	Page 29
Ten Thirty-Three	Page 8	Finance	Page 34
News from Your Reps	Page 10	Training	Page 37
Welcome New Members	Page 11	Thank-you notes to the PBA	Page 38



Official Publication of the Palm Beach County PBA

Main Number: 561-757-0464 Advertising: 201-880-7288 Editorial: 201-370-4082 Distribution: 201-880-7288 Email: cops@floridacopsmagazine.com Website: www.floridacopsmagazine.com

MITCHELL KRUGEL

Publisher/Editor mitch@floridacopsmagazine.com

DEANNA HUNTER

Vice President of Sales and Operations dee@floridacopsmagazine.com

GINA CROTCHFELT

Art Director gina@floridacopsmagazine.com

KAREN STAHL

Staff Writer karen@floridacopsmagazine.com

AMBER RAMUNDO

Staff Writer amber@floridacopsmagazine.com

> KIMBERLY FLYNN **Copy Editor**

ANGELA TWOMEY

PBA Editor angela@pbcpba.org

VOLUME 6, ISSUE 2

Florida COPS, known also as Florida Cops Magazine Palm Beach County Edition, is a publication dedicated to law enforcement and criminal justice professionals operating in Palm Beach County. ©2019 MK PUBLISHING LLC. Reproduction of any part of this magazine without express written permission is prohibited. Subscription rate: \$48 per year. Send address subscription inquiries to floridacopsmagazine@gmail.com. Reader comments and editorial submissions are welcome, but neither the Publisher (MK Publishing LLC) nor the Palm Beach County Police Benevolent Association (PBCPBA) assume any responsibility for the return of unsolicited material. The acceptance of advertisements by Florida COPS does not constitute an endorsement of the product or services advertised. Neither the Publisher, the PBCPBA, or any of their officers and/or employees, make any warranty, express or implied, including the warranties of merchantability and fitness, for a particular purpose, or assume any legal liability or responsibility for the accuracy, completeness or usefulness of any information, apparatus, product, service provider or process included in any advertisement or editorial content. The views and opinions of any advertiser or third-party content contributor do not necessarily state or reflect those of either the Publisher or the PBCPBA, and may not be used for advertising or endorsement purposes. Florida COPS, its Publishers and/or the PBCPBA assume no financial responsibility for errors in advertisements.



MESSAGE RESIDEN

The all-in-this together effect



KAZANJIAN

Since the pandemic hit, and the governor hit us with the Safer at Home Order, PBA presidents from chapters and charters across the state have been meeting with me via conference call every Tuesday. It's been part information session, part strategy session and even part therapy session.

From Pensacola all the way down to the Keys and over to Tampa, the message has been loud and clear: We are going to beat this thing, and we are going to do so by sticking together.

We know this by the way law enforcement officers across the state keep going and going. We are leading the charge. You can see it every day, whether it's through media outlets or just the way brave men and women from law enforcement and corrections are dealing with what they have to deal with every single day.

We know that with everybody locked down, everything is multiplied by 10. The domestics, the child abuse, the neighbor problems are on the rise. Only burglaries are down, because everybody is stuck at home. But you mask up, you gear up and you deal with it. Even if somebody has tested positive and they try to spit on you, you make the arrest and go back out there.

We believe that there should be some reward for those of you going to work on the front lines, taking on the combative people who have the virus. So we met with a lot of administrators in Palm Beach and Martin counties and the sheriffs and sent a letter advocating for hazard pay or other type of compensation.

It worked. We got some great responses. Many of the towns have offered additional pay and have beefed up vacation banks. That has helped morale for law enforcement and corrections officers. We've heard a lot of kudos for doing that. But the kudos go out to the individuals who have been responding on the front lines.

Our members have been doing a fantastic job, but the sad truth about this virus is that it's going to affect some people. We've lost two deputies in the state, one in Broward and Sergeant Diaz Ayala, a corrections officer with the PBSO. So we've got to be on our "A" game and follow the guidelines.

We have been taking a lot of those precautions with personal protective equipment (PPE) across the state. It started out slow in some agencies, but we have caught up. Sheriff Bradshaw was ahead of the game. He bought 4,000 of the air-purifying respirators (APR), the face shields that reduce exposure to airborne contaminants. The corrections officers and the civilians inside the facilities have also been issued masks. The agencies have been fantastic in making sure there is no run on PPE.

I know a lot of you are anxious to get on with life. You see what's happening to the economy. It also keeps going and going, and you feel like we're not going to recover from this for years. Yes, the virus is bad, and the people who have underlying health problems really need to be careful. We also really have to protect the elderly population, especially here and in Broward and Dade counties, where it's more densely populated.

Your response to the circumstances has not only cast a positive light on law enforcement, but it has spread a positive outlook throughout our communities. We're keeping a positive perspective, too. We're going to get out of this and get people back to work, and the economy is going to bounce back.

Remember, the economy was pretty good before all of this happened. Remember, many of our units were negotiating the best contracts they have seen in years. We can go a little longer with this, but not much longer.

I know you are thinking that it's going to affect the municipal budgets, and the first thing administrators and legislators are going to cut is our pay raises. But that's why we need to get out of this. I believe the governor knows this, and that's why he is backing off the Safer at Home Order. Get ready to go hot and heavy this summer.

I can tell you what we are doing is working. When the agencies went to essential employees only, the PBA did likewise. We have shut down on Fridays, and we are keeping the office open from 10 a.m. to 3 p.m. It's worked out. Knock on wood, nobody here has tested positive. We have been following the guidelines.

Another message that keeps coming up during our weekly conference call is that nobody knows how to handle these situations better than law enforcement officers. With all the hurricanes and other emergencies, we have done it for more than 30 years. We always put our heads together and figure out the way to get through. And lead our communities through it.

I know these are tough times, maybe as bad as we have seen. But in Palm Beach and Martin counties, we've had maybe 50 officers test positive. You are doing the job as well as you ever have. Better, actually. So stand strong and keep yourselves and your families safe and healthy.

Thank you for your service.

Kaz

JOHN KAZANIIAN PBCPBA PRESIDENT

PALM BEACH COUNTY PBA

EXECUTIVE BOARD OF DIRECTORS

Effective Jan. 1, 2019 to Dec. 31, 2022

John Kazanjian, President

Ernest W. George, Executive Director

Rick McAfee, Vice President

Lou Pengue, Treasurer

Kevin Igo, Secretary

Greg Allen, Sergeant-At-Arms

Vinnie Gray, Labor Coordinator Pete Tartaglione, **Corrections Coordinator Larry Fagan, Legal Counsel Angela B. Briggs, Legal Counsel Brennan Keeler, Legal Counsel**

PBA OFFICE STAFF

Angela, Office Manager Courtney, Legal Assistant Joanne, Office Assistant Kathy, Office Assistant Shannon, Office Assistant Wendy, Special Events Coordinator

Several of our members have incorrect information on file with the PBA office. Please check with your fellow officers to see if they receive the magazine and if not, please email angela@pbcpba.org to update your information.



Visit our website at www.pbcpba.org

Cory Herny Daniel Dugger Rayner De Los Rios Jermaine Jones

BOYNTON BEACH

DELRAY BEACH

Meer Deen **Edward McCabe** Vincent Grav Aaron Siegel Brian Cambell, Alt. Michael Cianciaruli, Alt.

FAU

William Hernandez Miguel Cardona, Alt.

HIGHLAND BEACH

Rick Wentz David Scherer Jr., Alt.

JUNO BEACH

Michael Graham Jorge Carvajal, Appt. Alt.

JUPITER

Scott Kimbark Jonathan Gentile Salvatore Mattino Paul Gundlach, Alt. Jason Alexandre, Alt.

JUPITER ISLAND

Matthew Potsko, Appt.

LAKE CLARKE SHORES

John Connacher Antonio Gerena, Alt.

LANTANA

Shawn Johnson Troy Schaaf, Alt. Melissa Hernandez, Appt.

MANALAPAN

Nicolbe Hernandez, Appt. John Mammino, Appt.

MCSO

LAW ENFORCEMENT

Karl Nelson Jon Hanton **Bradley Spencer** Michael McMahan Kenneth Younablood William Weiss, Alt. James Holloran, Alt. Andrew Porcelli, Appt.

MCSO - CORRECTIONS

BOARD OF DIRECTORS

Michael Trimble Samuel Haidy Dean Mihalko **Edward Burke** William Evans Lawrence Lutin, Alt.

MARTIN COUNTY TAX COLLECTOR

Ronnie Berrios, Appt.

NORTH PALM BEACH

Joseph Yungk

OCEAN RIDGE

Jimmy Pilon Mario Galluscio, Alt.

SCHOOL POLICE (PALM BEACH COUNTY)

Kevin O'Sullivan Alexander Lopez Michael Lynch, Appt.

PBSO

LAW ENFORCEMENT

Daniel Glisson

Carlos Ugalde Michael Kennedy Layford "Brandon" West Marlow "Butch" Altonen Kevin Lindardos, Alt. William Gale, Appt. Alt. John Kazanjian II, Appt. Alex Nunes, Appt. Jason Johnson, Appt. Cory Gray, Appt. Ruben Cruz, Appt. Michael Sasson, Appt. John McGuire, Appt. Anthony Johnson, Appt. Matt DeJoy, Appt. Dan Burrows, Appt. Chris Caris, Appt. Ryan Mugridge, Appt. Jason Laforte, Appt. Adolf Alexandre, Appt.

PBSO - CORRECTIONS

Barry Hilton Michael Santoro William Pinto Melvin Cribbs Thomas Jordan Cheryl Melvin, Alt. Gwendolyn Wattley, Alt. Robert Tozzi, Appt. Daniel Russell, Appt.

PBSO - CIVILIANS

Sallyann Josef John Costello Kristen Kazanjian Amy Cisco Heriberto Aviles Abby Bernstein, Alt. Janet Zink, Alt. Tequesta McKinney-James, Appt. Kayai Graham, Appt. Ray Griffith, Appt.

PALM BEACH GARDENS

Randy Buntin Peter Reynolds Brian Tiyaloglu Christopher Baez Brian Nauss, Alt. Dorian Hawkins, Alt.

PALM SPRINGS

Ralph Feguiere Sean Grant, Appt. Alt. John Gee, Appt. Kristopher Kubiak, Appt.

RIVIERA BEACH

Jeremy Summers Nir Mordechay Michael Brown Kenneth Jones, Alt.

STUART

David Duran, Appt. Christopher Ruediger, Appt. Alt.

TEOUESTA

Raymond Korkowski Matthew Muniz, Alt.

WEST PALM BEACH

Dennis Hardiman Michael Ferrera **Charles Branch** James Louis Christopher Nebbeling Jay Donde, Alt. John Rebholz, Alt. William DeVito, Appt.



Corrections officers are true heroes in this fight



GREG ALLEN SERGEANT-AT-ARMS

As law enforcement officers, when we're on the road, we have to deal with that element of people committing criminal violations for brief instances. And now we have to deal with the invisible enemy, as we call it now, when we arrest a person who might possibly have it. But we take them to jail, and our involvement with that person is pretty much done.

The people who have to encounter these criminals, who have to deal with them for eight or 16 hours, are true heroes. These are our corrections officers.

They have to make sure the inmates are clothed and fed in the morning. And fed in the afternoon. And at night. They get them to their recreational activities, make sure they get to medical appointments and to their court dates. The corrections officers spend all day in the unit with the inmates, and it increases their risk of catching the invisible disease much more than us.

Despite all of this, every day, 400,000 officers around the country put on their uniforms and head for the sally port. There has never been a time in modern history when lives have been in more peril behind the walls. Corrections is second only to the medical profession in exposure to infectious diseases.

We, as law enforcement officers, when we get off work, we go home and have few or no problems. But in the correctional facilities, the officers are mandated to stay longer. They have no choice. Somebody has to watch these prisoners on a daily basis, and now with the invisible disease they are at even more risk.

I think a lot of the time, they go unnoticed as far as being praised for what they do on a daily basis. Having to control 10 inmates or more sometimes makes them the unsung heroes. We're out there in the limelight. They see us dealing with public. But nobody sees the corrections officers except the bosses and the prisoners.

It takes a special type of person to become a corrections officer. It takes a special type of person to be locked up in that facility with the prisoners. They can't take a break and go back home or stop at a convenience store to get a drink. To do that day in and day out, well, it's a special type of person who is willing to take on that task.

Yes, they made that choice, and, yes, it's their job. But fighting the invisible enemy the way it has invaded the facilities is not a choice they made. Remember, they have to take care of these prisoners 24 hours a day.

We recognize that they have a hard job. And we know that they are all going to keep on fighting the invisible enemy. So to all of our members working corrections, we're behind you 110 percent. Please continue to take the necessary precautions. Make sure you wear your personal protective equipment. Take care of yourselves and your families. And if you need anything, please let us know.



TODAY

Do you need a Plan that fits your budget?

TOMORROW

Do you want a Plan that provides lifetime income?

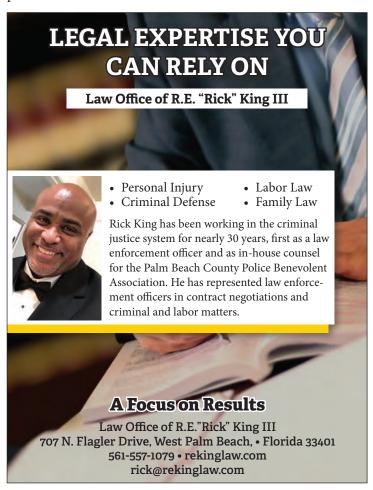
www.YourPlanDesign.com



Carole Donohoo, CRPC
Chartered Retirement Planning CounselorSM

561-844-4543 • cdonohoo@regalria.com
Call Carole with your questions
and to schedule an appointment

Securities offered through Regulus Advisors, LLC. Member FINRA/SIPC. Investment Advisory services offered through Regal Investment Advisors, LLC, an SEC Registered Investment Advisor. Regulus Advisors and Regal Investment Advisors are affiliated entities. Retirement Plan Design is independent of Regulus Advisors and Regal Investment Advisors



Wash after reading



The PBA continues to be inundated with calls and emails regarding COVID-19 procedures at every individual agency. I am certain that our PBA reps are receiving the same calls and emails, as your agencies work on developing new policies to address the issues presented by COVID-19. It would be impossible to touch on every COVID-19-related employment issue, but you should know that the PBCPBA and FLPBA have been proactively engaging agencies throughout the county and state to be as involved as possible in crafting policies that will protect our members.

While the agencies are formulating policies that will affect our members, the PBA would like the opportunity to work hand-inhand with every agency so that we can all be on the same page. Our PBA reps need to be active in developing and providing feedback on agency policies. It is our mutual goal to craft the best policies possible for the men and women on the front lines of this pandemic.

Because our members do not have the option of working from home or limiting contact with the public, we have proactively asked that the agencies adopt a policy whereby any member experiencing symptoms of or testing positive for COVID-19 be treated with the presumption that the exposure occurred on duty. This is consistent with the guidance from Florida CFO Patronis regarding worker's compensation claims. It also ensures that our members will be eligible for expedited screening and testing available to first responders.

As you know, COVID-19 may be carried and spread by anyone

- including someone who is asymptomatic. Thus, it would be truly impossible to say for certain whether an officer was exposed to someone during a call for service. An officer could come into contact with someone who is a carrier of COVID-19 and capable of infecting others while showing no symptoms whatsoever. This virus has proven to be highly contagious and, even with PPE, our members continue to place themselves at risk of contracting it by the mere fact that they must interact with the public. Furthermore, because of the novelty of this virus, research regarding PPE and social distancing measures is limited. We simply do not know if we are doing enough to protect ourselves.

We need to be proactive. The case studies around the world are clear: testing is the only way to protect ourselves. We need to be actively testing first responders who believe they may have been exposed at work. The only consideration to determine whether testing is needed should be the employee's notification to the agency that he or she has been exposed or has symptoms.

I wanted to highlight this testing issue in particular as it has already come up; however, there are so many other issues to consider. We are asking that the agencies adopt our suggested presumptive testing approach for all law enforcement personnel. We also have asked that agencies authorize a first responder or essential worker pay differential to recognize the added risk of contact. Several agencies have already done the right thing and agreed to the differential, and many more are taking notice and moving in this direction.

This is a time for us to work together and protect everyone. Wash your hands after reading this.



Internal Affairs in the age of COVID-19



LARRY FAGAN

The world is experiencing a health emergency the likes of which has not been seen in the last 100 years. These uncertain times can make for unplanned situations, both at work and personally, that have the potential to evolve into internal affairs complaints against members at your agen-

Extended time at home and some new work rules should not necessarily be fodder for new internal complaints against you, because your same rights still apply. A change in surroundings

doesn't mean you can't adapt for your own career health.

Most of you are still police officers 24/7. That means that even though COVID-19 has created a new working landscape, we are still scheduling and conducting internal affairs cases virtually. Document reviews are done virtually. Sworn statements are given virtually.

Via Zoom and other methods, agencies have been able to transmit reviewable documents and conduct sworn video statements, almost like business as usual. Under the Police Officers' Bill of Rights (Florida Statutes 112.532-535), you are entitled to fully review the agency's investigation before you give your sworn statement. You can now review the materials virtually (including videos and audio statements the agency has compiled) before your split-screen video statement is given, with your lawyer on screen with you or telephonically. We use laptops or computers with cameras and microphones.

You will be sworn in virtually, and your Garrity rights will be read to you by the investigator. The same rules apply, including the agency's burden of proof: a preponderance of evidence. Your rights didn't change.

Please keep in mind that many people are disoriented from the pandemic, and sensitivities are running high. If this becomes the "new normal," we will have to further adjust the way we prepare for and give statements. We may have a phone conference to prepare, rather than meeting in person, due to social distancing constraints and so on.

More importantly, we will continue to be there for you. Please call and make sure we are on the same page. Wishing safety and health to you and your families during these extremely trying times.

Providing financial guidance to those that serve others.

LAW ENFORCEMENT & FIRST RESPONDERS





IronBridge is a premier fee-based wealth management firm focused on solutions covering:

- · Financial Planning
- · Investment Management Programs
- · Personal Risk Management

Our team's industry credentials include:

CERTIFIED FINANCIAL PLANNER™ certification (CFP®) Certified Investment Management Analyst® designation(CIMA®) Chartered Alternative Investment Analyst® designation (CAIA®) Level II Chartered Financial Analyst Candidate

IRONBRIDGE WEALTH COUNSEL, LLC

Offices: Boca Raton | Austin | Scottsdale Phone: 512.309.0230 | 954.816.2719

Contact Email: Shane.Morrow@IronBridgeWC.com

www.lronBridgeWC.com

Shane Morrow is a registered representative of Lincoln Financial Advisors Corp., a broker-dealer (member SIPC) and registered investment advisor offering insurance through Lincoln affiliates and other fine companies. IronBridge Wealth Counsel is not an affiliate of Lincoln Financial Advisors Corp. CRN-1815626-060717

Ready to Serve Florida's First Responders



Keyes Company



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

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

> Please contact me with your Real Estate needs!

Roxie Guerrero · Realtor Associate Wellington Office - The Keyes Company Phone: 561-762-2369

Email: foxy213@bellsouth.net

Welcome, New PBCPBA Members

FEBRUARY 2020

NAME **AGENCY**

WILMER RODRIGUEZ P.B. COUNTY SCHOOL POLICE

PBSO MARY BOECKLER

TIFFANIE STAINE **PBSO - CIVILIANS**

MARCH 2020

NAME **AGENCY**

ROBERT SEAMAN MARTIN COUNTY SHERIFF'S OFFICE

CANDICE PICKERING MARTIN COUNTY TAX **COLLECTOR'S OFFICE**

DAVID BOOKER MARTIN COUNTY SHERIFF'S OFFICE P.B. COUNTY SCHOOL POLICE

SHAWN TUTTLE PALM BEACH GARDENS JASON PAQUETTE

POLICE DEPARTMENT

DONALD POWELL RETIRED POLICE OFFICERS

ERIK ANDERSEN WEST PALM BEACH JOSE PANIAGUA WEST PALM BEACH

TYLER LUDLOW MARTIN COUNTY SHERIFF'S OFFICE MARTIN COUNTY SHERIFF'S OFFICE COURTNEY WILSON

SETH STOCKWELL P.B. COUNTY SCHOOL POLICE ANTONIO SPARKS P.B. COUNTY SCHOOL POLICE **BRIAN FAER** P.B. COUNTY SCHOOL POLICE

P.B. COUNTY SCHOOL POLICE **SANTOS ROLON**

RACHAEL MINOR STUART

DOMINIC KOTOCAVAGE WEST PALM BEACH

JOSE DE LA CRUZ **FAU** FAU ANDRAE KIRK

CARL JOHNSON RIVIERA BEACH

EDMOND HYPPOLITE P.B. COUNTY SCHOOL POLICE **ROLIN SAINTILON** PALM SPRINGS POLICE DEPT

APRIL 2020

HANNAH SKOTZKE

JEOVENY GREEN

NAME AGENCY

ZACHARY ROYS FAU

MARTIN COUNTY SHERIFF'S OFFICE **ERIN CAROLAN**

WEST PALM BEACH

MARTIN COUNTY SHERIFF'S OFFICE **BOB WILLIAMS**

P.B. COUNTY SCHOOL POLICE

Honoring Retired Members

NAME RETIREMENT DATE

ROBERT VICKENS FEB. 1, 2020 KENNETH YOUNG MARCH 2, 2020 APRIL 30, 2020 MARK BAKER

Remembering Members Who Have Passed

NAME DATE OF PASSING

HUBERT BUREY FEB. 9, 2020 JOSE DIAZ-AYALA APRIL 4, 2020

News from your reps

Reports from Palm Beach County and Martin County units

Birthday wishes from Tequesta

Submitted by Raymond Korkowski Tequesta rep

During the COVID-19 pandemic, the Tequesta Police Department wanted to make sure that the Village residents were able to celebrate birthdays while following the "safer-at-home" order. Children of all ages had to cancel their planned birthday parties, and we wanted to help them celebrate in a special way.





We asked residents to reach out to us for their children's birthdays. Our officers drove to their residences and surprised each child with balloons, a personalized card from Chief Gustavo Medina, a happy birthday song played through the police speaker, lights and sirens and, most importantly, a stuffed police K-9 "Erik." We had an outpouring of requests and were so happy to give our young residents a memorable birthday during a difficult time.

"We are fortunate to have such great support from our manager, mayor and council, which allows us to provide these services to our community," Chief Medina said. "It is also important that our children know how special they are to us as a police department and as a Village. We are truly honored to share their special day. It is so rewarding to see their reactions and smiles because of this gesture, especially during this difficult time in the world.'

The surprise birthday parades will

keep going until the restrictions are lifted for social distancing guidelines.

Thank you for your **COVID-19** support

Submitted by Stuart reps

It would be disrespectful and naïve to ignore the effect that COVID-19 has had on our city. Its effects make no distinctions. Our leaders, administrators, city employees, citizens, business owners and first responders alike have all experienced change, loss and the underlying stress. Always looking at the positive, I believe our city has weathered and will continue to weather this storm better than most.

Thanks to the collective teamwork of all involved, our city is prepared to reopen in a directed and responsible way. That being said, as the City of Stuart rebounds – and it will rebound – the police department is prepared to facilitate the direction and orders of our local, state and federal government while calming fears and delivering safety and stability. Toward this goal, SPD has been and will continue to be a responsive partner with its businesses and citizens, which are the lifeblood of the city.

Throughout this pandemic, our force has remained virus-free and has not missed a beat. Our officers have even facilitated and participated in multiple birthday and first responder appreciation parades, delivering a bright moment in dark times for many. They can be seen on the waterways and in food distribution and COVID-19 testing lines, in addition to all the usual assignments.

Looking to the future, which remains bright for the City of Stuart, the abundance of ongoing construction projects has continued undeterred as the city expands. It is preparing to receive many new residents and remains a premiere locale for the travel and tourism industry as it re-emerges.

As negotiation re-openers approach, your PBA reps will bargain to ensure your interests are represented and you are adequately compensated for the exceptional dedication and service that you provide. Our appreciation and

sensitivity for the possible fiscal repercussions of COVID-19 will not deter us from our ultimate responsibility: looking out for our partners.

A bump for West Palm

Submitted by Dennis Hardiman West Palm Beach rep

The City of West Palm Beach Mayor Keith James recognized the dedication of officers and civilians at the West Palm Beach Police Department who continued to work through this unprecedented pandemic. Mayor James, in partnership with the WPBPBA, agreed to provide all bargaining unit members a stipend of \$200 per pay period retroactive to the pay period ending on March 21 through the pay period ending on May 30. On May 4, the commissioner for the City of West Palm Beach approved the stipend.

PERC News

The Florida Public Employees Relations Commission (PERC) issued decisions in the following cases:

Palm Beach County Police Benevolent Association, Inc., chartered by the Florida Police Benevolent Association. Inc. v. Town of Manalapan, 46 FPER 248, Order No. 20E-039 (PERC 2020) [Case No. RA-2019-003].

The commission granted a recognition-acknowledgement petition for a bargaining unit of law enforcement personnel. The commission amended a certification to add police sergeants to an existing bargaining unit of police officers.

Sheriff of Palm Beach County v. Palm **Beach County Police Benevolent Asso**ciation, Inc., chartered by the Florida Police Benevolent Association, Inc., Order No. 20E-061 (PERC 2020) [Case No. UC-2019-035].

The commission granted a joint unit clarification petition that sought to clarify a comprehensive bargaining unit of white-collar and blue-collar employees. The petition asserted that since the unit was originally certified, a number of classifications had been changed or modified to reflect the current workforce.

Mail ordered

There's a new approach to getting your vote to count

BY MITCHELL KRUGEL

Palm Beach County PBA members know that their endorsed candidates for the Aug. 18 primary will not mail it in. But the candidates might need members to do just that.

Pandemic-wrought changes will ripple right through Election Day, which most likely won't be the day any candidates imagined when they embarked on the 2020 campaign. Voting by mail will become the predominant course of action and the culmination of an election in which law enforcement officers will need to keep an even closer eye on which candidates are truly looking out for their best interests.

"For the foreseeable future, and the distant future, campaign strategies and styles will never be the same," explains Dave Kerner, the former law enforcement officer who is running for his second term as Palm Beach County commissioner. "I think candidates have a more clear obligation to talk about public safety and law enforcement in their campaigns. We must recognize the job they are doing, and, more than ever, they need our support to stay safe."

Kerner warns about two prodigious pandemic impacts on the election. There will be rare occasions, if any, when candidates will be able to hold events that pack the room with supporters.

Additionally, because voters might not feel confident enough to come to the ballot box in person by August, many will vote by mail. Typically, candidates get to interact with up to 50 percent of the electorate on Election Day, which can change the outcome of a race. But that will not happen this year.





Candidates will try to pick up the slack by increasing mailings to voters. But that can be expensive, and the lack of events will mostly likely make it even more difficult to fundraise.

So there's going to be a multitude of digital downloads influenc-

"There's probably not going to be a lot big debates face to face," warns Lori Berman, the PBCPBA-endorsed incumbent candidate running for Florida State Senate in District 31. "That is disappointing because that is the best opportunity to see the differences between candidates. So you need to follow their social media to see what they have to say about the issues that matter to you and if those issues match with your priorities."

Berman has always been a priority-setter for PBCPBA members because of her unwavering support for law enforcement. Supporting law enforcement might be even more crucial, considering many agencies could be facing staffing issues and a reduction of funding for human resources. And then there is the situation of what officers might have to face if the economy continues to worsen and people "resort to things they would not do otherwise," Berman adds.

Other key indicators she advises tracking include candidates advocating strongly for reasonably priced healthcare, which could be the difference in hospitals being able to continue to address the pandemic. And every elected official must do everything possible to improve the state's antiquated unemployment system that currently has thousands in peril, many of them part of two-income law enforcement households.

"Hopefully, we can get the unemployment compensation procedures working so people can start to get their checks and afford their rent, utilities and food," Berman comments.

The most proactive candidates have established very substantive campaigns through Facebook and Twitter to provide educational information to constituents about navigating the pandemic. This is another tipping point for PBCPBA voters: to be able to count on the endorsed candidates for reliable information.

And there is another message they should look for in as many posts as possible.

"Respecting law enforcement and really appreciating that law enforcement is putting themselves out there, going out of their way to help people and not worrying about the exposure," Berman relates. "It means so much to everyone. Words cannot begin to express the gratitude we have for the job our law enforcement officers are doing."

Palm Beach County PBA Endorsed Candidates

Candidate	Office	Location
Lori Berman	Florida State Senator	District 31
Omari Hardy	Florida House	District 88
Doug Smith	County Commission District 1	Martin County
Harold Jenkins	County Commission District 3	Martin County
Gary Bradford	County Commission District 4	Pasco County
David Kerner	County Commissioner District 3	Palm Beach County
Maria Marino	County Commissioner District 1	Palm Beach County
Jean Enright	Commissioner Group 3	Port of Palm Beach
J.P. O'Connor	City Council Seat 3	Westlake



As a local law enforcement officer, it's important to have an advocate who will help you find a home loan you feel great about. Whether it's purchasing a home or refinancing, I'm here to take every step of the homebuying journey with you.

// ABOUT KEVIN'S EXPERIENCE



Has a passion to help local law enforcement professionals build a secure and lasting future through home ownership



Specializes in loan origination and developing lasting relationships with referral partners and borrowers



Graduate from the University of Central Florida

CALL TODAY TO LEARN MORE!



Kevin Coleman Sr. Loan Officer | NMLS #209691 4540 PGA Blvd Suite 200 Palm Beach Gardens, FL 33418 Cell: 561.307.6405



Direct: 561,295,8107 Email: kcoleman@swbc.com



Legislative session ends with some pros and cons for PBA members

BY MITCHELL KRUGEL

More evidence of the epitaph, punch line or mantra resulting from these unprecedented times came from the enigmatic conclusion to the Florida State Legislature 2020 session.

"We were having a pretty good year until the virus hit," Florida PBA Executive Director Matt Puckett observed.

Seems like we've heard that a lot lately.

The state had built up more than \$4 billion in its "rainy day" fund with a surplus of more than \$260 million, much of it in reserve for hurricane season. And the legislative session was in the process of addressing some issues that would improve life on the job for many law enforcement and corrections officers throughout the state.

"It was a really strange ending to what really became a strange session," Puckett added. "We just don't know what the damage is going to look like."

Even though Governor DeSantis lifted the Safer at Home order for all but the most populous areas of the state – which includes Palm Beach County along with Broward and Dade - on May 4, the recovery prognosis is uncertain. A financially healthy Florida depends very much on tourism coming back, and nobody knows what that will look like. With its attractions and vacation spots, Florida's most reliable source of revenue is not set up for social distancing.

Chuck the speculation, though. Let's focus on what we know and don't know about the legislative action that most directly affects PBA members.

We know that money is the root of all questions, and the pandemic has only intensified interrogation about the state budget. Nearing the end of the session, the budget had been earmarked to include raises for state law enforcement, corrections and probation officers.

So will the pandemic funding needs sap the budget?

"The pay raises were announced," Puckett reported. "The legislature held tight to the pledge to reward all employees with an across-the-board raise. Our fear has been a diversion of the pay raise toward funding the COVID-19 response. That hasn't happened. Hopefully, the governor has the frame of mind to keep

The upside of the legislative session for law enforcement turned out to be a combined bill addressing the Peer to Peer legislation that had been festering in both the House and the Senate and a necessary upgrade to the Law Enforcement Officers and Correctional Officers Bill of Rights. The combined bill became a life raft after both chambers balked at the Peer to Peer legislation going into the last weeks of the session.

But the bill that was sent off to the governor created the following:

- A new peer support system for first responders within agencies to combat the growing epidemic of suicides. A peer support system implemented in agencies across the countries has been shown to save lives.
- Adding part-time officers into the Law Enforcement Offi-

cers and Correctional Officers Bill of Rights. It also specifies that complaints must be investigated within 180 days of receipt regardless of origin (internal or external), and the small agencies of 35 or less can seek an outside agency to conduct an investigation.

The bill of rights upgrades were necessary and overdue. And the legislature didn't seem to take any issue with that.

But Peer to Peer legislation might not go as far as law enforcement officers currently need. It sets up a framework but does not appear to address all the issues that will lead to widespread

"I think it's something that's going to be a work in progress," Puckett commented. "There's a lot of distrust in management and the legislature. We don't think it will be widely utilized until we make wholesale changes that allow real confidentiality."

To move toward a better peer system, the legislature created the First Responders Suicide Deterrence Task Force within the Department of Children and Families' Statewide Office of Suicide Prevention. The task force is made up of representatives from the Florida Professional Firefighters, the Florida PBA, the Florida FOP, the Florida Sheriffs Association, the Florida Police Chiefs Association, and the Florida Fire Chiefs Association.

The mission for the task force will be to identify or develop training programs and materials to better enable first responders to cope with life and work stress and foster an organizational culture that supports first responders. The task force, which will work for three years, will report its findings and recommendations on preventing suicide to the governor and legislature each July 1. Senior Vice President Mick McHale, the Southwest Florida Chapter president, will represent the Florida PBA on the task

"It's a step in the right direction; that's why the task force is so important," Puckett continued. "Hopefully, some good recommendations will come out of this. There have already been discussions about trying to create a law enforcement and corrections only mental health campus in the state. That's the ultimate goal."

The next task at hand is to get ready for the next legislative session. There's a positive perspective on the horizon because of the leadership. Incoming Speaker of the House Chris Sprowls has been a longtime law enforcement advocate whose father was a PBA member. And Puckett noted that incoming Senate President Wilton Simpson also has shown a real love for law enforcement during his career.

All allies will be needed, as the 2021 session will face budget challenges not seen in nearly 10 years. And whenever a budget challenge looms, public workers worry that one of the first line items to become a target will be pension funding.

So the PBA is getting ready for that challenge.

"We will need to be more proactive and have a good game plan," Puckett submitted. "When it comes to what can be done, we have a lot of good ideas. We will sit down with the incoming leadership and find some common ground. We might have to be super-innovative."

"The greatest glory in living lies not in never falling, but in rising every time we fall."

-Nelson Mandela

Brothers and sisters...

Thank you for your unprecedented courage to rise above the storm and carry our civilization onward so that the next generation will thrive.

Thank you for assisting in any way possible during this global crisis so the world can rise together.

It is in this moment that our profession shall rise.

As with every recent event in our nation's history, law enforcement across the country will do that which is necessary to maintain a sense of calm and instill a feeling of security within our communities.

We will rise from this and be stronger than ever.

Jim Harris Retired Deputy Chief, New Jersey

J. Harris Academy of Police Training Call 312-798-9954 or go to jharristraining.com for information about online courses



Absolutely Positive

PBCPBA members keep up the good work and, in the process, keep up community spirit while enduring pandemic challenges

BY MITCHELL KRUGEL

Protective masks couldn't cover up the smiles and expressions of joy radiating from Allie Mae Cook Johnson, her six kids, eight grandkids and army of great grandchildren when Riviera Beach officers convoyed to her house for a 100th birthday parade on May 4.

Similar power of positive thinking has emanated from the Delray Beach public library parking lot every day the past several weeks where the police department's community outreach team has served lunch to the homeless.

And PBSO Deputy Kenneth Torrence defined the indispensability of being a public servant during these disconcerting times when he went back to his Belle Grade neighborhood to serve 400 meals to families at the local Boys & Girls Club.

"Through these unprecedented times, this is an opportunity to serve and let citizens know that you are there for them, to make sure they feel safe and understand we are not going anywhere," reassured Torrence, who has served the Palm Beach County Sheriff's Office for more than 28 years. "They look forward to hearing from you every single day, smiling at them and saying, 'Everything is going to be alright. It's only a matter of time to get through this."

Proof positive that law enforcement officers throughout Palm Beach and Martin counties have led the response to support the Safer at Home order has inspired a feeling of no fear during the pandemic-laden climate. Officers are filled with the power of positive thinking that citizens don't know the full extent of, but certainly feel the effects of in full force.

Palm Beach County PBA members' service and protection on the front lines has shown residents that there's no panic amid the pandemic. Their customary profound actions have not only continued but elevated in the face of COVID-19 to promote the all-in-this togetherness that will outlast the virus.

"Now more than ever, the world needs to see good people doing good things. They need to see that positivity," confirmed Delray Beach Sergeant Terrance Scott, who leads a community policing unit for his department. "The little things we are doing to help people be positive is not just a win for Delray Beach. It's not just a win for Florida. It's a win for the nation."

Sharing the caring

All-in-this-together is driving responses throughout the counties, like on April 10 when West Palm Beach officers blanketed the Southridge Senior Community with truckloads of groceries. West Palm members adorned with black masks and gloves created a superheroic site going door to door with food deliveries.

The need to feed those who didn't feel safe going out and ex-



Riviera Beach officers stop by to help Allie Mae Cook Johnson celebrate her 100th birthday.

posing themselves to the virus or those who had no other means would be all in day's work for most law enforcement officers. But clearly there is an acute understanding that the community has nowhere else to turn, which is driving law enforcement to step up even more.

Providing meals for the homeless in Delray is a prime example. The city runs its "Caring Kitchen" to feed the homeless once a day, and it rotates between several churches. But because many of the volunteers who staff Caring Kitchen are over the age of 65 and didn't want to risk exposure, somebody needed to keep it going.

And you know police officers. When they get into something, they really get into it. So in addition to the meals, Delray Beach Community Outreach Officer Damien Ferraiolo procured masks and hand sanitizer to hand out. He started a Facebook campaign to ask for other provisions, and the community responded with clothes, cases of water and other supplies.

But that's not all. The pandemic wiped out the monthly shower truck the city's interfaith committee runs each month. So Ferraiolo and Ariana Ciancio, the department's service population advocate, took that over as well.

"It's one of the greatest feelings to be able to help them out," Ferraiolo gushed. "It might be a little rough for us with the exposure, but we still want to step up as much as we can for community members to help them through the pandemic."

Easing their fears

So at a time when pulling back and standing down might be the safe play, law enforcement is forward thinking. In Boynton Beach, for example, regular rituals such as "Coffee with a Cop" and "Paint with a Patrolman" had to stop, but members have instituted grub with a guardian, assisting the city commission with food distribution drives twice per week, and held an "#In-This Together Parade" that ran through town generating a celebration.

Riviera Beach members have contributed to the Community Officers Association for Singer Island to deliver meals three days a week to families of five or more. As part of the effort, officers are also spending time with kids to explain how the current situation is nothing to be afraid of.

"We are educating them about how this isn't the norm and trying to ease their fears," explained Officer Cherise Phillips, who is part of the Riviera Beach Community Oriented Police Unit. She marveled at how the delivery experience has offered a dose of therapy to families.

"It's like the old ice cream truck showing up," she continued.

"We have music playing and the parents and kids are running out with open arms. The kids want to give us hugs, but we've had to gravitate to throwing up an elbow and taking selfies."

The fundamental foundation of all-in-this-together is built on gentle gestures spawned from relationships like the one PBSO Road Patrol Division Sergeant Brooke Thomas formed with an elderly woman. Thomas recalled meeting her on the hottest day of last summer, seeing her mowing her lawn. He brought her a bottle of water and learned she used to work as a nurse in the Palm Beach County jail.

Since then, he's been driving by her house once or twice each week to see if she needs anything. Worried that she couldn't go out during the pandemic, he stopped by with a food delivery. They took a photo that PBSO posted on its Facebook page and was met with a plethora of comments, including this one:

"I know for a fact that the deputies are kind and caring and nothing is too much trouble for them! A while back, my motherin-law, who is in her 80's and lives off of Jog called because her garage door was stuck!!!! A deputy came to help her out and she felt terrible for calling for such a reason. He was so reassuring to

CONTINUED ON PAGE 18







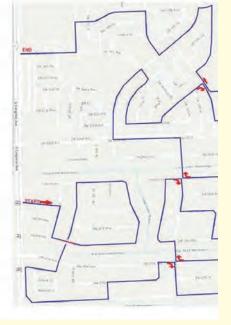
West Palm Beach officers go door to door to deliver food to residents at the Southridge Senior Community.



#InThisTogether Parade



On April 15 at 3 p.m., we will be driving through the Golfview Harbour and Boynton Beach Leisureville neighborhoods! Come outside and say hi, but please keep a physical distance from your neighbors. We can't wait to see you!



The Boynton Beach "#InThisTogether Parade" and officers providing meals for seniors shows the response the department has made to the pandemic.

ABSOLUTELY CONTINUED FROM PAGE 17

her and told her it was never a trouble and to call any time. She now refers to him as 'her boyfriend.' Deeple need to know that their job is to serve and protect, not just to apprehend wrong doers. Bravo to all of them!!!!

"I didn't know what a pandemic was until I heard it on the news, but we see that people are afraid, and when people are afraid or concerned and don't know what to do, who are they going to call?" Thomas shared. "So we have tried to instill in our officers that they have to be the guardians and leaders in the community."

Rising to the challenge

The job certainly hasn't been without its pandemic-induced challenges. Boynton Beach PBA Rep Dan Duggar noted that members never had to take their temperatures before coming into work until the past several weeks. And social distancing doesn't mean anything to drug addicts who only care about their high. But when they overdose, a first responder has to spring into lifesaving action.

"So there's risk there," he continued. "And there's the increased anxiety that you don't want to contact this stuff and then go back home and give it to my family. There's very real danger."

Yet officers throughout Palm Beach and Martin counties push through and persevere. They know the public thinks they are doing the unthinkable. But there's a special feeling that enables them to rise above the risk and the danger.

"The way I'm coping is that I love my job," Duggar added. "I know it sounds cliché, but the internal feeling I get from that can't be matched by any amount of money. Yes, we are at much heavier exposure risk than normal citizens, but the love is what keeps me going."

What might be unthinkable is that even in the thick of pandemic panic, law enforcement officers don't hesitate. PBSO Sergeant Thomas likens it to the response he was part of to Hurricane Charley in 2004. He joined the 80-car caravan to the west coast where the police presence fortified the community while it endured the initial brunt of the chaos.

"When we're needed, we provide the service that is needed," Thomas reasoned. "As corny as it sounds, just to have an impact on another human being is good enough for me."

In chaos, or whatever state best defines these times, law enforcement officers do what they're supposed to do. They don't call it rising to the occasion because they always have to be on



The Delray Beach community outreach team has provided meals for the homeless every day during the pandemic.

top of their game.

Perhaps that is why they can come to work every day and overcome the risk and anxiety. But if you talk to any officer who has delivered a bag of food or a bottle of hand sanitizer during the past few weeks, they don't give a spit about the risk.

"Our function is to preserve and protect, but we have opportunities to create conversations and create excitement," Delray's Scott observed. "When they see us doing positive things by interacting with them, it can change their perspective and make everything better."



PBSO officers responded across the county to help citizens, including Sergeant Brooke Thomas, who made a special delivery to an elderly woman he befriended.

Positive pandemic thinking manifested powerfully during the first week of May. PBSO Deputy Torrence heard about a local boy who had lost his father in a car accident two weeks earlier. The boy was having a birthday, so on his day off, Torrence stopped by to let the boy know there was somebody he could count on.

It's the type of touching and amazing response that is keeping the community believing that everything will indeed be OK.

"That's what we do during trying times," Torrence reminded. "It's our responsibility. It's our job."

YOU PROTECT AND SERVE WEHONOR AND SUPPORT

BENCHMARK TAKES CARE OF LAW ENFORCEMENT

We are committed to providing an outstanding worry-free home loan experience to the local heroes in our community.

If you are looking to purchase, refinance, rennovate, cash out equity, or build a new home, Benchmark is here to help!





WANT TO LOWER YOUR RATE, ACCESS EQUITY, OR **REDUCE YOUR LOAN TERM?**

Call us today for a no-cost mortgage review.



Danny Tokar Branch Manager NMLS #1098658 954-589-3661



Ari Tokar Branch Manager NMLS #1462188 561-714-4218



Karlene Masse Business Development Manager NMLS# 1129640 954-336-2476 Se habla español



Apply Online: https://tokarteam.floify.com | 1 950 S. Pine Island Rd, Suite A-150 Office 1005, Plantation, FL 33324

\Ark-La-Tex Financial Services, LLC d/b/a Benchmark Mortgage 5160 Tennyson Pkwy Ste 1000, Plano, TX 75024. NMLS ID #2143 (www.nmlsconsumeraccess.org) 972-398-7676. This advertisement is for general information purposes only. Some products may not be available in all licensed locations. Information, rates, and pricing are subject to change without prior notice at the sole discretion of Ark-La-Tex Financial Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions may apply. (https://benchmark.us)

Paying Tribute

With urging from the PBCPBA, several agencies step up to offer 'pandemic pay'

BY MITCHELL KRUGEL

COVID-19's swath of detriment cut right through an entire shift of the Stuart Police Department. All officers from this midnight crew had to be quarantined awaiting test results. To make up the manpower shortage, Stuart Chief Joseph Tumminelli and Patrol Captain Derek Oratado went on the road to cover the shift.

Another hit came through Stuart when officers had to be fitted for N95 masks. One of the few departments that contractually allows officers to have facial hair, they all had to shave to safely deploy their masks.

"I would say half our workforce had either full beards or goatees," Stuart PBA Rep David Duran quipped. "We're hoping when we get back to normal operations, they will let us grow it out again."

Certainly, law enforcement and corrections officers throughout Palm Beach and Martin counties are facing far more hairy situations in responding to the pandemic. And like in Stuart, the municipalities and agencies are recognizing such conditions and showing their support by giving members additional compensation and benefits while they lead the response to COVID-19.

Following in the spirit of hazard pay, many PBA members are getting "pandemic pay" for time served dating back to mid-March through the end of May. Compensation ranges from a temporary 5 percent boost in salary to an additional 40 hours of personal time. As many as eight agencies are offering such support in consenting to the PBCPBA urging them to properly designate COVID-19 similar to heart disease, in that it is presumptively treated as work-related.

"I think it was the right and smart move; the right way to take care of personnel going out there and putting themselves in unknown situations," emphasized Jupiter PBA Rep Jason Alexandre, whose members were rewarded with a time-anda-half bump on top of their hourly wage. "It was more reassuring, definitely a good way to keep our people motivated to come into work.'

The Palm Beach County PBA initiated the effort to urge agencies in Palm Beach and Martin counties to offer pandemic pay by sending each of them a letter from President John Kazanjian. In the correspondence, Kaz made some compelling

- The PBA takes officer safety very seriously, and we try as best we can through negotiation and legislation to keep our members as safe as possible...Their safety through the COVID-19 pandemic has presented new challenges never before contemplated.
- The danger of the coronavirus is something never contemplated and certainly not addressed in any collective bargaining agreement or state law.
- ...[T]he current pandemic will be for far longer than a few days, making it more unlikely that any employer would be able to grant a "one for one" with members to provide them with the same administrative time that

- non-essential employees are permitted to use by staying home at full pay. Our members do not have the option to stay home or to limit their contact with members of the public.
- ...[W]e believe that the introduction of pandemic pay is the just and right thing to do in an effort to appropriately compensate our members, your employees, who continue to go above and beyond as has never been required before.

"The same day the town received a letter from the PBA, the town sent us a letter enacting an addition to our paychecks," Manalapan Rep Colby Hernandez noted. "This is something we have never experienced before, and knowing that they are thinking of us does give us some comfort."

Manalapan members have received a \$100 bump in each paycheck which, according to Hernandez, came in the immediate wake of the Palm Beach County Sheriff's Office authorizing a 5 percent pay supplement for all law enforcement, corrections and essential civilian personnel. Tequesta also gave members a 5 percent increase shortly after Governor DeSantis issued the Safer at Home order.

In addition to those agencies and Stuart and Jupiter, others rewarding their officers included Ocean Ridge, which gave members a \$300 stipend. West Palm Beach bestowed a \$200 contribution per pay period for the period of March 21 to May 30, and Palm Springs officers received \$100 per week for a four-week period.

"It means a lot, making our officers feel a little bit appreciated," Palm Springs Rep Ralph Fequiere noted. "We've had some details and mandatory overtime cancelled, so this helps with compensating for all the extra stuff we've had to deal with like masks, gloves and disinfectants to keep our families safe."

The state of Florida is also coming to the aid of law enforcement. On March 30, Florida Chief Financial Officer Jimmy Patronis directed the Division of Risk Management to provide workers' compensation coverage to state employees who are fighting COVID-19. The directive provides coverage for state officials whose responsibilities require them to interface with individuals who are potentially infected with the coronavirus.

"If we're going to ask our public servants to fight this pandemic on our behalf, they have to know we've got their backs if they get sick," said Patronis. "Providing this important coverage to our men and women on the front line is just the right thing to do."

The value of the right thing to do has generated much-needed respite in agencies like Tequesta. A couple of officers were feeling under the weather in April, so the entire department went through COVID-19 testing. All results came back negative. And then more good news hit.

"Out of the blue, we received an email about the hazard pay," Tequesta Rep Ray Korkowski related. "It's amazing that they even thought about it. All our members are very happy because the town realizes what they are going through."



Sponsor Levels

Sheriff-Chief: \$10,000 Full Page Ad, 10 Seats Captain: \$5,000 3/4 Page Ad, 6 Seats Lieutenant: \$2,500 1/2 Page Ad, 4 Seats Sergeant: \$1,000 1/4 Page Ad, 2 Seats D/S-Officer: \$200 Business Card Ad

All ads must be emailed to angela@pbcpba.org by July 30, 2020

The Evening will Include: Cocktails - Silent Auction Dinner - Awards Presentation Dancing 6:00p.m. - 11:00p.m.

Black Tie Optional

Advance Ticket Prices \$150 per PBA Member \$200 per Non-PBA Member Prices will increase \$25 on May 31, 2020

Make Checks Payable to: PBA Charity Fund 2100 N. Florida Mango Rd West Palm Beach, FL 33409 (561) 689-3745 The Palm Beach County Police Benevolent Association (PBA) is a not-for-profit organization that represents over 5,300 Law Enforcement and Corrections Officers, Public Safety (Firefighter/EMS), Emergency Communications and Civilian personnel throughout Palm Beach, Martin and St. Lucie Counties. The PBA negotiates and administers collective bargaining agreements, provides 24-hour legal representation at investigations, departmental and State license-related disciplinary proceedings, on-scene at critical incidents 24/7 and initiates legislation and legal proceedings to secure and ensure our members' rights. The PBA also sponsors many annual events to assist and honor our members' work.

Whenever our members may face personal or family catastrophes - illness, loss of loved ones, destruction of their homes or other threats distracting them from their service - the PBA is there when there is nowhere else in which to turn.

The Palm Beach County Police Benevolent Association Charity Fund was established in 2004 in an effort to assist our members and their children with scholarships to defray the "skyrocketing" costs of higher education. We have long-provided charitable assistance to our members and their families, as well as to those citizens whose accomplishments or suffering have touched the hearts of our membership.

We welcome you to join us in our celebration of our members' personal sacrifices and public service. The PBA is a 501(c)(3) tax deductible charity. Any donations would be greatly appreciated.

PGA National Resort & Spa 400 Ave of the Champions Palm Beach Gardens, FL 33418

The kids' connection

PBCPBA members go all out to make kids smile amid the pandemic

BY KAREN STAHL

She wore a clean white mask that covered more than half of her small face and looped around her tiny ears. Her hair fell below her shoulders and helped cradle a crown of felt birthday candles. As a procession of patrol vehicles paraded alongside the palm trees outside her home, 7-year-old Parker's chocolate-brown eyes flashed as brightly as the sirens on cruisers from the Palm Beach County Sheriff's Office.

"Happy birthday, Parker. This is Sergeant Greene from the sheriff's office," Sergeant Stephen Greene exclaimed brightly over the phone from his vehicle. "We want to wish you a very good and safe 'Happy birthday' for 7 years old."

Although the face covering masked her grin, Parker's glistening and eager eyes radiated an excitement that rivaled the first bite of birthday cake.

She felt valued.

Seen.

Living through an era of social distancing and following stayat-home orders are threatening to become the prevailing memories of youth growing up in the time of COVID-19. But despite



Parker, 7, stands with family outside of her home in Palm Beach County, waving to a parade of patrol vehicles during her socially distanced birthday celebration.



its magnitude and mystery, PBC officers have decided the global pandemic shouldn't have the power to squelch childhood experiences. For this reason, they're working to flatten the loneliness curve, promoting a critical means of kid-to-kid socializing and strengthening community connections in the midst of an unknown-enemy crisis.

"[Kids] can see what we do for them," Greene emoted. "Any time we're able to relieve stress, get a couple people out in the community – there were a few people cheering, things like that - it just turns a dangerous situation into a positive situation."

Turning dangerous situations into positive ones expands beyond birthday parties. Recognizing the need for connection among young people like Parker fuels Greene's law enforcement fire to serve his community. Ongoing efforts to foster connections - supply drives, video calls and social media engagement bringing children closer to each other - are imperative to combat feelings of confinement.

A knock at the door in Delray Beach on May 5 revealed gloved hands clutching a cardboard pizza box with a hot, fresh pie. As soon as a few students from Pine Grove Elementary School grabbed the treat and ran inside to get situated in front of their webcams, the next delivery arrived. Officers in Delray Beach know the importance of classroom pizza parties, especially as children endure the isolation of virtual schooling.

"We've been in contact with different schools trying to figure out different ways to connect," relayed Sergeant Terrance Scott, who leads the community policing unit for the Delray Beach Police Department. "We've heard from parents about being home all day with the kids, and kids about being home all day with their parents. And we want to do something to help...to find a way to stay connected and put smiles on their faces."

Scott worked with his team and Pine Grove Principal Shauntay





Officers in Delray Beach make home deliveries to 20 students from Pine Grove Elementary School and share in a virtual classroom pizza party.

King, identifying 20 students to participate in the Google Hangouts pizza party. After delivering the meals, the officers went back to the station to hop on the video call.

"It was a chance to have some intimate conversations," Scott conveyed. "It was a mutual respect and affection between us and them. Students had a chance to say 'Thank you.'"

He and his fellow officers believe efforts such as pizza party initiatives, birthday parades with patrol vehicles, stuffed backpacks full of back-to-school goodies and bicycle giveaways show children their value.

For the Boynton Beach Police Department, utilizing social media led to "Story Time with Officers," which has featured a different officer reading a children's book on Facebook every

"Normally there's the social structure where you can play, go to recess, go to a park," shared Dan Duggar from Boynton Beach. "[Reading] kind of takes [children's] minds away from the coronavirus – away from the whole fact that they can't see their friends - by seeing that the police are actually reading books and doing things in the community for them."

But in the era of COVID-19, connection-building initiatives are doing far more than just showing kids that everyone is in the fight together.

"You know, I have two young daughters – one's a 5-year-old," relayed Bill Dowdy, a lieutenant with Martin County Sheriff's Office. "[Kids] are seeing us out in our masks in a dangerous situation. They see the cops out there and going to work."

For Dowdy, youth outreach initiatives promote a positive, lasting image of the job. That image, in turn, alters the narrative of unease associated with the pandemic by showing children that their fears are heard - and important. "They see us getting the bad guys, but now they also see us getting a bad virus," Dowdy affirmed.

At the Stuart Police Department, which is also using birthday parades to connect with children, Sergeant David Duran feels a similar responsibility to humanize the badge.

"We have to let [children] know that we're with them in trying times," Duran confirmed. "So it helps and reassures people that we're still willing to come out and help them out through this time."

In the generation being raised by social distancing and stay-at-home orders, support from authority figures is crucial. Changing the narrative and creating lasting positive memories of the pandemic is exactly how officers throughout Palm Beach County are doing their part to flatten the loneliness curve.

"I definitely think the kids are excited and thrilled when we

come out," shared Cherise Phillips with the Riviera Beach Police Department. "You see kids who have masks on better understanding what we're dealing with. [Officer support] helps ease their fears."

Back at Parker's, neighbors came to doors and windows to celebrate from their homes as deputies joined in singing a rousing chorus of "Happy Birthday." Greene took a swift look around at the nearly 20 vehicles there to support the birthday girl, and immediately noticed that stepping up and helping children feel seen, especially now, resonated deeply with him. From now until long after the quarantine's been lifted, he and his fellow officers want every child to feel the way Parker felt the day she turned 7 years old: Valued. Seen. Loved.









Cover Story

PBSO Sergeant Jose Diaz Ayala had a way of providing comfort to everybody he knew

■ BY MITCHELL KRUGEL

When Laylanny, Gianna and Bianca Diaz Ayala go to bed each night, they know their father will be keeping an eye on them. They will sleep in the warmth of his loving arms. They will rest easy under a blanket of his omnipresent daddy-loves-you protection.

Sisters and brothers of Sergeant Jose Diaz Ayala in Palm Beach County Sheriff's Office Corrections honored their fallen compatriot by having comforters filled with pictures of him with his girls made for Laylanny, Gianna and Bianca. They prepared a heartwarming and heart pouring collage showing Jose's love for the aspect of his life that inspired his commanding and comforting presence inside and outside the correctional facility: his precious girls.

The 38-year-old Diaz Ayala passed away on April 4 after more than three weeks of battling COVID-19. The

nearly-14-year PBSO veteran became the first Florida law enforcement officer to be lost to the virus, and he was a paragon of professionalism until the very end.

"He loved his babies," confirmed PBSO Deputy Chatara McKinney, who was part of Diaz Ayala's team on the 8 a.m.-4 p.m. shift. "Every conversation you had with him ended with them. If he worked overtime, it was so he could buy a house for them. And now it's almost like he's covering them forever."

This cover story began when McKinney had the idea of having the comforters made, so she approached Jose's ex-wife, Grisel Pineda, to get some photos. The girls wound up picking out their favorites.

To get a sense of how much love oozed from Diaz Ayala,

pause now to look through the photos that fill these security blankets displayed above. Which one makes you well up most? The one of Jose holding his newborn baby? The one from behind of Jose walking and holding his little girl's hand? Or the one of the two daughters kissing daddy?

Actually, when McKinney and PBSO Corrections Sergeant Ron DeJesus presented the comforters to the girls, tears quickly gave way to smiles. It was an extension of the comfort zone Diaz Ayala worked so hard to create for his kids and the officers who worked for him.

The blanket statement

from PBSO to the girls will let them know how much he gave of himself. On his final day of work, Diaz Ayala was telling DeJesus about how he wanted to work more hours to save enough money to take his daughters on a trip like the one they had taken to Disney World in February.

"When we met with the girls, they just wanted to hug us,"



DeJesus reported. "We told them he was a strong man and no matter what happens, he is with you all the time. With the comforters, he will always be covering them."

DeJesus and Diaz Ayala, who became sergeants at the same time in 2016, both got sick at the same time. DeJesus was home healing and quarantining, talking daily to his best friend who he knew battled asthma and high blood pressure.

Diaz Ayala shared that he had heaviness in his chest, headaches, was coughing and was tired 80 percent of the time. And he suddenly spit up blood.

"Three days later, he texted me that he was in the hospital and thought he had pneumonia," DeJesus added. "He was worried about his hours. He sounded really bad. He told me he had to hang up. I texted him to not worry about talking and just reply to my texts. He texted me "OK." I never heard from him again."

Three weeks later, Diaz Ayala lost his fight. But he wasn't much of a fighter. He never had to be. In the jail, he had a presence that made inmates toe the line without really having to be told.

If there were any issues in any of the dorms during his shift, his officers would call Diaz Ayala. He would show up and shut it down. According to McKinney, they knew he meant business when he responded to an incident.

"The inmates knew not to mess with him," DeJesus explained. "If they did, it was the wrong thing to do. He knew how to deescalate and keep an incident from becoming violent."

McKinney noted that he brought the same attitude of doing whatever is necessary to solve the problem to leading his team. She recalled how much he valued officers who wanted to get work done in a timely manner.

But he always, always brought the persona Pineda described as being "a great guy with a big heart" to the job. He was focused



Palm Beach County Sheriff Ric Bradshaw congratulates Jose Diaz Ayala on being promoted to sergeant in 2016.

on making sure his ranks could get a better understanding of what they were supposed to be doing.

"With the inmates he was very strict, but with the staff he was very charismatic," DeJesus praised. "He liked to build relationships. He liked to push people to be better. He pushed me to be better."

The pandemic prevented PBSO officers from having a ceremony to honor Diaz Ayala. But DeJesus hopes the department will be able to host a tribute when the "all clear" comes. In the meantime, he is imploring all officers to hold a place in their hearts for Diaz Ayala. Like Laylanny, Gianna and Bianca know, he will always be with you.



Thank-You Motes

Local businesses express appreciation to Palm Beach County Police Officers

Thank you for having our backs!

Atlantic Wealth Partners

561-632-0566 service@atlanticwealthpartners.com

We appreciate our heroes! I will always make myself available when needed to support your mortgage financing needs.

Stay safe!

Kevin Coleman

Senior Loan Officer **SWBC Mortgage Corporation** 561-307-6405

For the time you took your oath. For the time you responded to my need. For your service. For my security. For your bravery. For my peace. Thank You!

Hilton Boca Raton Suites

www.bocaratonsuites.hilton.com

We're going to get through this together and come back stronger than ever! Thank you for keeping us safe!

Retired Sergeant Roxie Guerrero

The Keyes Company 561-762-2369

Thank you for keeping our community safe! #BenchmarkNeverQuits supporting our first responders.

Ari Tokar

Branch Manager Benchmark Mortgage, 561-714-4218

We send our appreciation and admiration to the to PBCPBA members. We salute all who suit up and choose to protect and serve their communities, especially during these trying times. God bless and be safe.

Teff Weinstein

Coordinator of First Responder Services Shatterproof@FHE Health

Retreat sends our sincerest gratitude to all our frontline officers for their continued sacrifice, their service and protection!

Retreat Behavioral Health

Facebook: @retreatBH 24/7 Admissions: 855-802-6600

We stand with you. We're going to get through this together! From a firm dedicated to you!

Blue Line Law Firm, PLLC

888-611-9511

We are thankful for your selfless commitment to our communities during this pandemic and every day! We're here for you.

Bichler Ef Longo: The First Responder Law Firm

www.bichlerlaw.com 866.245.8977

We appreciate all you're doing to keep us safe. We're here to support you and your families.

Gary Sullivan

Trustmark Insurance Company gsullivan@choicebenefitsamerica.com Thank You for your Service!

Peter Degirolarmo
P&M Siding Contractors

Your job is not easy, yet you do it with courage. You are appreciated today, tomorrow and always.

Carole Donohoo

Chartered Retirement Planning Counselor Retirement Plan Design www.YourPlanDesign.com

Thank you to the men and women on the front lines who protect and serve us everyday. We are grateful for your sacrifices.

Marybel Reinoso Coleman P.A.

Marybel@mrcattorneyatlaw.com www.Marybelreinosocoleman.com Thank you to all First Responders for all of your hard work and dedication.

Oliver Et Fox, P.A.

813-375-9400

On behalf of myself and the whole Lending To Heroes Team, we want to thank you for your professionalism and hard work during these trying times.

Jeff Rosen, VP

Lending To Heroes 855-MTG-HERO

To the officers on the front lines during this pandemic, words are not enough to express our gratitude.

Thank you for keeping us safe!

Lori Berman

Florida State Senator District 31

OLIVER



FOX

All Workers' Compensation Injuries

Physical Injuries / Repetitive Trauma Heart Disease & Hypertension PTSD / Anxiety / Depression

Pension / In Line of Duty Disability

FREE CONSULTATION (833) 375-9400

Jason L. Fox, Esq. Jason@OliverFoxLaw.com Tonya A. Oliver, Esq. Tonya@OliverFoxLaw.com

13031 W. Linebaugh Ave. Suite 102, Tampa, FL 33626





REGISTRATION: \$175/golfer

CHECK-IN: 7:30am

SHOTGUN START: 8:30am

PRIZES FOR TOP FINISHERS COMPLIMENTARY FOOD & DRINKS RAFFLES & AUCTIONS



More Info & Registration: CALL (561) 689-3745

Please make donations payable to:

Kaitlin A. Kazanjian Memorial Scholarship Fund • 2100 North Florida Mango Rd. West Palm Beach, FL 33409 This is a 501(c)(3) charity. Your generosity is completely tax deductible.



Members Only Section

Celebrating PBC PBA members and the way they serve every day



An ethical question faced 21-year-old Benjamin Feliciano as he stood at work on Feb. 25 — if you found \$20,000 on the ground, would you pocket it?

After being presented with that exact scenario and holding onto the neatly banded \$100 bills that amounted to the life-changing sum for a couple of hours, Feliciano decided to turn the stacks in to deputies at the Martin County Sheriff's Office Community Policing Unit.

"I was in shock. A lot of things ran through my head," relayed the young man, who twirls a sign for a local furniture store along U.S. 1 in Jensen Beach. "For me, it's not about having the money. Doing the right thing is more rewarding."

The money, which Feliciano originally found in a muddy bag near a donation box behind Jared's Jewelers, safely made its way into the hands of deputies in Martin County. Shortly after the exchange, the rightful owner filed a report to be reunited with his lost cash.

When Deputies Crystal Nash and Benjamin Lisle caught wind that Feliciano returned the incredible amount of money and also walks to work every day because he had been saving up to buy himself a mode of transportation, they knew the story couldn't end there.

"[It was] the most money I've ever seen loose," Lisle recalled. "He was vocal about [how] that could've changed his current situation in life if he would've kept that; however, he decided to do the right thing."

Feliciano didn't expect any type of reward for doing the right thing with the money, which is part of the reason the deputies were eager to surprise him with a gift that would help make his daily commute just a little more manageable.

A private citizen who works closely with the COP unit reached out and personally bought a bicycle for Feliciano, which the deputies in Martin County then presented to the young man to honor him for his honesty and integrity.

"I feel much greater that I turned it in, actually," Feliciano conveyed. "My parents taught me there is more to life than just having money, and doing the right thing is better than having money."

Feliciano plans on staying at his job, especially now that he has a convenient mode of transportation.

"To me, [returning the money] was an extreme gesture of morality and kindness," Lisle said.

And in Martin County, officers celebrate integrity.

Palm Beach County Sheriff's Office cares for veterans

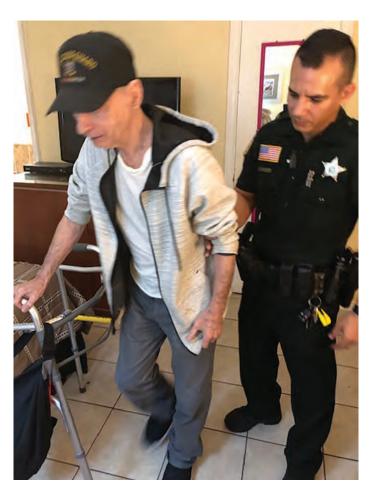
A partially blind veteran. A sister with terminal cancer. Hungry. Nowhere to go. These are some of the circumstances of a man from Daytona who experienced the generosity of two deputies from Lake Worth on March 23.

When Deputies Alex Perez and Sean Wensyel responded to a call of a homeless man who appeared to be feeling unwell, it took just a short conversation to discover that he was a veteran who had fought for our country. After being robbed, the man considered calling his sister, who also lives in Florida, but did not want to be a burden.

With just a few dollars on him, he asked the deputies for help. They generously pooled some money out of their own pockets to buy the man a warm meal and find a room for him to stay for the night.

And as they spent the evening listening to tales of war and dire situations that brought the veteran to the streets, both deputies felt moved by the underlying messages of bravery, human kindness and pure love.

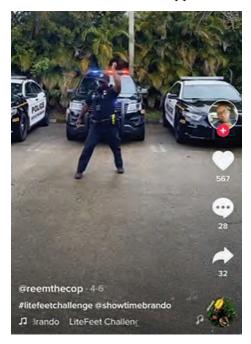
As an extension of the tremendous actions from the Palm Beach County Sheriff's Office, community members across social media began offering advice and services to assist this man and all other struggling veterans.



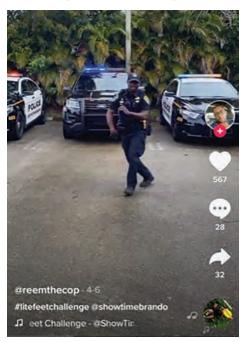
Officer struts his stuff in Boynton Beach

Busting out some sweet moves is all it takes to evoke a smile these days, and Officer Kareem Thomas from Boynton Beach definitely stepped up to the challenge.

A viral trend on the app TikTok,

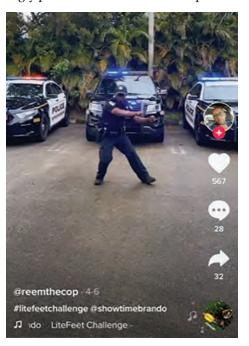


called #LiteFeetChallenge, encourages people to post videos dancing to a song by hip-hop and rap artist ShowTimeBrando. With quick flicks of his feet, Thomas bopped in front of three patrol cars on April 6 and



racked up more than 4,500 views on his dancing video.

"Thank all you guys for the support," Thomas responded to the overwhelmingly positive comments on his post.



Stuart officers rescue helpless critters

With heads down in a storm drain, officers from the Stuart Police Department fished for a precious valuable on March 14. This valuable, however, probably would appreciate eating fish more than being caught.

A few squeaky quacks alerted officers to its location. The tiny duckling saw daylight while being clutched in a pair of black gloves. Along with Stuart Fire Rescue, officers from the department were able to successfully return the duckling back to its mother and siblings and watch them waddle away into the pond.

"Teamwork reunites separated family," the department shared.

Nearly a month later, on April 12, the need for another animal rescue struck in Stuart. While Billy Martin was out on

boat patrol, he received a call regarding a sea turtle in distress. As he motored over to the area of concern, he discovered a large turtle struggling to keep its head afloat.

Martin successfully brought the turtle aboard and allowed it to rest on a piece of cardboard. He was able to have it transported to the Florida Fish and Wildlife Conversation Commission for further examination.

From saving ducklings to turtles and nearly every kind of animal in between, the officers in Stuart know that every life is precious and worth a rescue attempt.

"I love the heart of SPD," shared community member Randa Qaisi on Facebook. "Thank you for protecting human lives and nature."







Retirement in Jupiter

The Jupiter Police Department bid a joyful farewell to Captain Steven Drake on March 31 as he began his well-deserved retirement. Drake came on the job in Jupiter in 2002 and showed immense strength and leadership during his service. He received a plaque at the going-away ceremony at the station, surrounded by officers from his department.





Two new promotions in Jupiter

Surrounded by members of the Jupiter Police Department, Chief Daniel Kerr officially promoted two members. Bill Allen was promoted from sergeant to captain, and Joseph Farinacci was promoted to sergeant. Both members have incredible achievements within the department and look forward to working in their new roles.











Conni Gibson, CPA

Proud Supporter of the Palm Beach County PBA and wife of PBC PBA Member

Office 561.739.7977 • Cell 561.253.4577

- Tax Preparation
- Accounting Services
- Payroll
- Bookkeeping
- · Consulting
- IRS Representation
- · Retirement Planning

Discounts for Law Enforcement & First Responders

1500 Gateway Blvd, Ste 220, Boynton Beach, FL 33426 cgcpa@cgibsoncpa.com

Raising money for the **Special Olympics in Jupiter**



The Jupiter Police Department held its annual Tip-A-Cop event on March 10 at Duffy's Sports Grill. The evening, which featured officers helping to serve guests, raised \$11,000 to benefit the Special Olympics. The annual event asks for "special tips" from patrons, and 100 percent of those tips go toward the fundraising effort.

Baby squirrel gets a hand in Martin County

When a baby squirrel attempted to seek shelter in the scratched, white frame of a residential pool enclosure on March 28 in Martin County, it ended up painfully wedged and unable to escape.

Together, Martin County Animal Services Supervisor Karen Kneubehl and Officer Kimberly Guile were able to manipulate the aluminum frame and free the small mammal through a slim opening.

This rescue comes as one of countless rescues in Martin County through the Sheriff's Office Animal Services Unit, with duties that include picking up sick or injured animals, investigating cruelty, treating animal bites and conducting rabies control.

While the baby squirrel is not one of the 30,000 registered pets in Martin County and does not live at the enclosure in which it found itself trapped, it did take the time post-rescue to make a victory lap around the edge of the pool.

And as quickly as Kneubehl and Guile got the call, the small animal swiftly disappeared into some nearby trees as a satisfying end to a successful encounter.







1645 Palm Beach Lakes Blvd Suite#1200 West Palm Beach, FL 33401

West Palm Beach, FL 33401 Phone: 888-611-9511

Fax: 561-892-3330 Intake@tbllf.com

www.TBLLF.com

Practicing in: District of Columbia, Florida, Minnesota, and North Dakota

A law firm that treats you like a person and treats your legal issues as our own. A law firm you can trust.

Specializing in:

- Criminal Law
- Probate
- Estate Planning
- Immigration

Contracts

- Personal Injury
- Landlord/Tenant
- Expungements
- Traffic Citations
- Juvenile Law
- Certified Mediation
- Security Assessments



Estate planning and income protection during COVID-19



STEVE OLSON

The other day, I was speaking with a friend of mine, and he brought up some new words and phrases that are now a part of his regular vocabulary. These included: Zoom, N95 mask, social distancing and senior grocery hours. One phrase that he mentioned to me, though, really struck a chord: last will and testament.

In times like these, people tend to think of the worst-case scenario. "What if something happens to me? Will my family be okay?" People start

to revisit their life insurance policies, or they decide to finally complete the estate planning that they have been putting off, just in case something happens to them. A lot of people don't know where to start. This article will provide you with a quick guide to estate planning and income protection to help get the ball rolling on protecting your families.

Estate planning

Most law enforcement officers (LEOs) think their financial lives are simple and that they have everything figured out and in place. The truth of the matter is, as an LEO, your financial affairs are typically much more complex than you might think. The days of estate planning only being for the rich and famous are long gone, and proper planning will ensure that you have privacy (which is extremely important in your line of work) and that your legacy aspirations are carried out.

Every adult should have these five main estate planning documents:

Last will and testament. This document tells the court who you want to close your estate, who will care for your minor children, how to distribute your assets and what your burial preference is. However, this document does not avoid probate. Consider this scenario: If you have minor children and do not specify who will care for them, the state will determine that for you, and they will use your child's inheritance to pay court costs and legal fees.

Designation of a healthcare surrogate. This document empowers another person (that you designate) to make healthcare-related decisions for you in the event that you cannot make them for yourself.

Living will. This document instructs physicians and medical facilities as to which life-prolonging procedures you do or do not want utilized.

Durable power of attorney. This document empowers another person (that you designate) to handle legal and financial affairs on your behalf. Consider this scenario: Qualified retirement accounts (including deferred comp 457[b] plans, DROP assets, 185 Share accounts, IRS, Roth IRAs, etc.) are individual retirement accounts and cannot be accessed by a spouse to provide support to pay expenses if you are incapacitated without this document. Your spouse or other designee would have to go through the process to obtain financial guardian-

ship over you — a process that is lengthy and costly, involving both attorneys and the court system.

Revocable living trust. When used correctly, this document allows assets to bypass probate and gives the trustee power to control distributions to beneficiaries. Consider the following: Do you want your 18-year-old child (or in some cases, 30-year-old "child") to inherit a large lump sum of money outright? Is your child mature enough to manage that money, or do you want some controls in place? When used correctly, the revocable living trust also protects your assets from being subject to any potential creditors, predators or divorce for your child.

Income protection

When asked what your greatest asset is, some people might say "my car" or "my house," but when you really think about it, your greatest asset is your ability to earn an income. If something were to happen to you today, what would happen to your family? What financial shape would you be leaving them in? Would your spouse have to go back to work or pick up a second job? Would he or she be okay — or struggling? Income protection is another area that most people put off because everyone has the "it's not going to happen to me" syndrome, until something does happen.

I will break income protection down into two categories: What if you become disabled and are no longer able to work to earn an income, and what if you pass away.

Disability insurance

This provides benefits to you if something happens that prevents you from working. There are many different ways to structure disability insurance, but the most common structure is 60 percent of your salary (tax-free) after a 90-day "elimination period." The elimination period begins after the disability event occurs, and the disability insurance will not start providing you with benefits until you have been disabled for more than 90 days. You can have a shorter elimination period, but the premium will increase for your policy.

This is where having six to 12 months of emergency fund liquid cash reserves in a bank account comes into play. It will help you bridge the gap between the time you become disabled and when the disability insurance starts paying its benefit.

Life insurance

The most common question for people looking to obtain a life insurance policy is: How much do I need? The answer: It depends. Everyone's situation and desire to leave money behind are different, but below are some things to consider when evaluating an appropriate amount of life insurance.

Debt and final expenses. You want your policy to cover all outstanding debts (cars, boats, mortgage, etc.) plus an estimate of your final burial expenses.

CONTINUED ON PAGE 35

Perspective on the Pandemic

Mortgage and real-estate industry trends are predictable



While we may not know exactly what path interest rates or home prices will follow, a good advisor can determine a reasonable range of possibilities to discuss with their clients who might be considering purchasing or refinancing in the coming year. The consensus moving into 2020 was that rates would continue a steady and gradual decline (average rates had already dropped by more than 1 percent from the 8-year high in November 2018) as we head-

ed toward the election in November. It was not a stretch to think that rates could approach all-time lows again in the right environment.

Of course, these predictions assumed that we would be operating under normal circumstances which, clearly, we currently are not. As we all know, the coronavirus pandemic has stressed all aspects of American life. Businesses are shuttered, schools are closed, jobs are affected and, most importantly, lives have been lost to something that nobody was fully prepared for. As of this writing, as the state of Florida enters Phase 1 of "re-opening," there are still more questions than answers for many about what the future holds.

We are focused on educating our clients on two essential factors: One, to gain a better understanding of what may have changed over the past few months; and two, helping them to assess what the future might hold.

So, what has happened in the mortgage world? In the throes of a global health-turned-economic crisis, many lenders have adjusted their credit guidelines. With unemployment and mortgage forbearance requests both at record levels, some banks do not have as much (or in some cases, any) money to lend. Many "big-box" banks have increased their credit score and down payment requirements, stopped lending on investment properties and suspended applications for home equity lines of credit. A lot of "higher-risk" loans have been scaled back or eliminated, at least in the short term. You will find that some lending institutions, including those that specifically target the veteran and first-responder communities, have a four-to-six-month waiting period to refinance.

And what about interest rates? March was an extremely volatile month. Rates briefly hit all-time lows but were also subject to wild swings day to day and even hour to hour. April brought mild rate increases and far more stability on a day-to-day basis, as the mortgage industry and government agencies worked together to solve the problems facing homebuyers. After a tumultuous start to the year, interest rates are still excellent. However, loans could be more challenging to obtain for some borrowers or scenarios.

So, is now the time to buy or refinance? Now more than ever, I believe the answer to this question is more personal than global. Is your income stable? Are your expenses increasing or decreasing? Have your outlook or your financial goals changed since the pandemic began? Answering these questions, with the perspective of a trusted professional, is paramount to your decision.

Benchmark Mortgage has a clearly defined set of core values designed for the law enforcement and veteran communities that is second to none. If you have a question or would like to schedule a confidential, no-risk consultation, call 561-714-4218 or email ari.tokar@benchmark.us.

Ari Tokar honed his customer care in the financial services and hospitality fields. The Florida State University graduate values working alongside his brother, Daniel Tokar, to create positive home financing experiences. As part of their 100 percent on-time closing goal commitment, the Tokar team manages their clients' loans in-house, from application to closing. Born and raised in Broward County, Ari has lived in West Palm Beach since 2014.

OLSON CONTINUED FROM PAGE 34

Income. Determine how much life insurance you would need for your family to be able to use the insurance proceeds as a "pension." For example: if you make \$100,000 a year after taxes, your income replacement for your insurance policy would be \$2,500,000 for your heirs to be able to sustainably withdraw \$100,000 a year using a 4 percent withdrawal rate.

Education. Estimate the cost of putting your children through college, and add that to the items above.

These three categories will help you determine how much life insurance you will need. But as I said above, everybody's situation is different, and it is best to sit down with a financial professional to determine that amount together.

Now, more than ever, it is important to make sure you have all your financial affairs in order. It usually takes an event such as COVID-19 for people to get out of the "it's not going to happen to me" mindset and make sure their families are protected. Thank you for everything you are doing, and please stay safe during this unorthodox time.

Steve Olson, founder and managing member of Atlantic Wealth Partners, has more than a decade of experience in focused tax planning, legal strategy interpretation, investment management and advisory services to wealthy individuals and families throughout Florida.

Host Your Next Party at the Palm Beach County PBA Banquet Hall



The PBA Hall has available (25) 72" rounds, (5) 60" rounds, and (20) 96" rectangle's and 8 high top cocktail tables. Padded chairs that can be set up according to your specifications and needs.

Maximum capacity dependent upon setup style.









FEES:

\$1,300.00 for Non-Members \$800.00 for Members which covers the maximum capacity of 150 people. If you do not have 150 people attending, you will receive \$2 credit per person.

\$250.00 Deposit

Member limit 1 rental per year / No Sub-Leasing

ALCOHOL: No alcoholic beverages will be permitted to be sold at an event. If you are planning to have alcohol served and utilize the bar, you must hire approved bartenders. The fee is set at \$125.00 per bartender. **SMOKING:** Smoking is not permitted inside the Hall.

Palm Beach County PBA Management, Inc. Lou Penque, Property Manager 561.889.4577 • 561.689.3745

2100 North Florida Mango Road • West Palm Beach, FL 33409

Networking your way to success



STEVEN **HENRY**

Were you ready? Were you prepared? You took classes on the National Incident Management System (NIMS). You studied the Incident Command System. You had your continuity of operations plans in place. You ensured your agency participated in drills and table-top exercises. But, were you ready? The honest answer for all of us is

When you needed help and requested assistance from our county, state or federal partners, did a team of black SUVs arrive? Did a group of

people wearing dark suits and sunglasses roll into your area ready and able to solve your crisis? Probably not.

As with every crisis, we are all on our own – at least for a little while - during the initial stages of the event. During that time of isolation, one tool has always served me well over my many years serving in the emergency services field regardless of the situation. Whether it was supervising a mass murder investigation, leading during a monstrous blizzard, commanding during Super Storm Sandy or now being a community leader during the COVID-19 pandemic, there was one item that assisted me through the times: my network.

The personal connections you make on a daily basis may prove to be key resources that could be valuable during a future incident. Relationships you develop both with public and private sector stakeholders are critical. In crisis situations, especially those that affect large geographic areas, resources are quickly depleted. Resource acquisition protocols, although in place, are tedious and time consuming. The ability to make a call to another agency, a utility or a private business for an asset is key during the initial stages of an incident in which stabilization is essential.

One simple example could be an extended power failure. During an incident such as this, your traffic signals fail on a major, four-lane highway. Where do you find enough barricades to block intersections so that cross traffic doesn't create an issue or a major collision? You request the barricades through proper, formal channels only to find that everyone in the state has a similar problem. During discussions, one of your officers has an idea to utilize school buses. Do you have that relationship with your school administration to make this happen with a phone call?

Over the past years, relationship (or network) requests have delivered front-end loaders, helicopters, information, fuel, food, command posts, shelters, commercial store fronts, emergency lighting and even a swift water rescue team that would not have been available through formal channels. These are just a few examples and they don't include the amount of brainstorming power available to tap from subject-matter experts.

The value of continuity of operations planning, along with all your emergency management training, and development of Incident Action Plans is invaluable. The ability to respond to a crisis in a uniformed, organized manner with the proper resources is what we strive for. The famous quote of President Dwight D. Eisenhower, "In preparing for battle, I have always found that plans are useless, but planning is indispensable," reminds us of this dynamic. The truth is, we really don't know what the emergency or crisis is going to be. We don't know how many people it will impact, how far it will reach or, as in our current unprecedented situation, how long it will last. By taking the extra time and effort to build these relationships early in your career and fostering them throughout, you will surely reap the benefits when the time comes. Our job exposes us to all kinds of professions and potential resources. One never knows when those relationships will be needed, as in my case this week when my relationship with a private asbestos contractor was able to provide N95 masks for me to deploy to my officers.

Take a close look at the success of past emergency situations at the local level, and you will see that organizations that could tap the correct resources quickly, were best at stabilizing or mitigating the event. Crisis creates opportunity. Over the next several weeks, you will undoubtedly be dealing with private sector executives, key leaders in a variety of groups, major players in government agencies and important officials that you would rarely interact with normally. Take these opportunities to forge relationships for this event as well as the next. Remember, the guy with the biggest network wins.

Chief Steven Henry is a 35-year law enforcement veteran. He is currently serving as a chief of police in Pennsylvania. Chief Henry has a Bachelor's Degree in Criminal Justice, a Master's Degree from Seton Hall University and is an instructor for the J. Harris Academy of Police Training. He has been an adjunct instructor for Penn State University, Fairleigh Dickinson University and the New Jersey Department of Personnel.



Respected trial lawyer with over 26 years experience Concentrating in complex family law matters:

- Child Custody
- Child Support
- Divorce
- · Paternity
- Prenuptial Agreements

As a former prosecutor, married to a Career Law Enforcement Officer, I am well aware of the unique challenges that public safety professionals face in all aspects of divorce and can help you navigate those challenges.

Know your Rights and Responsibilities

Credit Cards Accepted

Se Habla Español



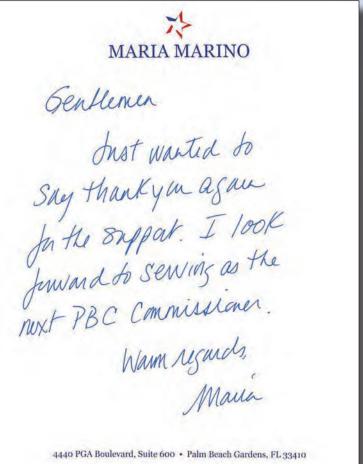
Marybel Reinoso Coleman P.A.

11369 Okeechobee Boulevard, Suite 500 Royal Palm Beach, Florida 33411

Tel: (561) 383-5583 Fax: (561) 383-7954 marybel@mrcattorneyatlaw.com www.marybelreinosocoleman.com @marybelreinosocoleman

Thank-You Motes TO THE PBA









ZERO BANK FEES

NO APPLICATION FEE
NO PROCESSING FEE
NO UNDERWRITING FEE
NO COMMITMENT FEE
NO LOCK-IN FEE



A PREFERRED LENDER

PURCHASE & REFINANCE FIRST TIME HOMEBUYER PROGRAMS FHA / VA SPECIALISTS

CALL TODAY 855-MTG-HERO



JEFFREY ROSEN

Division Vice President
Mortgage Loan Originator - NMLS # 210672

DEBBIE ROSEN

Managing Director Mortgage Loan Originator - NMLS # 1696344 Direct: 908-415-6050 Email: jrosen@lendingtoheroes.com

Direct: 732-737-1999 Email: drosen@lendingtoheroes.com







Sometimes the Helpers Need Help

Have Drugs, Alcohol or Gambling Become Your Solution?

Since 2001, FHE Health has provided the highest quality of care to our First Responders. From medical detox through clinical outpatient support, we provide the opportunity for a better life.

