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# CODE THREE

Official Publication of the Palm Beach County PBA

WINTER 2022

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**New Florida PBA specialty license plate increases support for law enforcement throughout the state**





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## On Your Plate

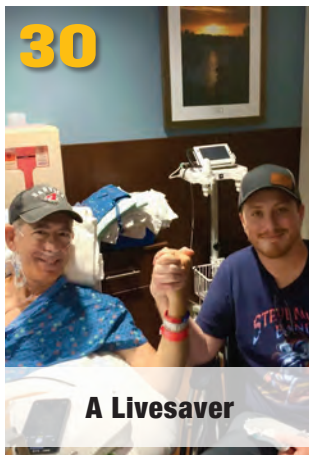
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The Florida PBA's personalized license plate program took a turn for the better with the release of a new tag in 2021. The new plate is already making an impact by driving an increase in purchases, each of which generates a donation to the Florida PBA Heart Fund. The road ahead for the "Support Law Enforcement" license plates will pave the way for more support for members throughout the state and show that Florida truly loves its cops.

## INSIDE STORIES



On the Run



A Livesaver

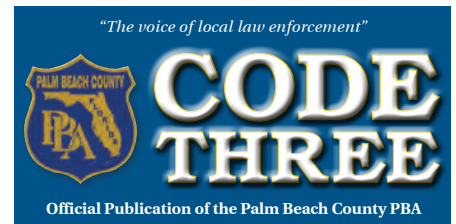


Ready to Represent

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Main Number: 561-757-0464  
Advertising: 201-880-7288  
Editorial: 201-370-4082  
Distribution: 201-880-7288  
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### VOLUME 8, ISSUE 1

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# THE PRESIDENT'S MESSAGE

## Licensed to support law enforcement



JOHN  
KAZANJIAN  
PBCPBA  
PRESIDENT

I am challenging all members, as well as their family members, relatives, friends and neighbors. Even those who went to the University of Florida or Florida State.

Let's get as many people as we can to buy the PBA personalized license plates, which we have on the cover of this issue of *Code Three*. Go to [www.flhsmv.gov](http://www.flhsmv.gov) and look for "Support Law Enforcement" plates.

You can read more about this beginning on page 19 of this issue. But for \$20 per vehicle, you can get personalized plates showing the PBA logo and support law enforcement. Those fees supplement the Florida PBA Heart Fund, which is used to help families of officers killed or catastrophically injured in the line of duty.

Right now, sales of our plates are behind University of Florida, Florida State, "Golf Capital of the World" and saluting firefighters, among others. We are No. 1 among all police organizations in the state, and with the new black plates we came out with last year, well, I think we can pass the firefighters and take a run at the golfers and Gators.

Additionally, we need these plates to show the pride in our profession. The PBA has led the way in generating support for law enforcement all the way to the governor's office and throughout the state legislature. The public is behind us, too.

Let's not hide our pride. Let's show it every time we drive. Respond to my challenge of raising money for the Heart Fund and fill the roads with support for law enforcement. Not to mention, it's pretty cool.

Speaking of support from the governor's office, we are also seeing how that is helping during the current legislative session. The relationship we have built with Governor DeSantis and his administration has made an impact on the House and the Senate, beginning with Senate President Wilton Simpson and Speaker of the House Chris Sprowls.

The hard work we have put in is starting to pay off. The legislation we have targeted is all moving through both houses, and our members will benefit significantly. The state has a lot of money because of the way home values have increased, and the legislature is investing in law enforcement.

They might be talking about defunding the police in other states, but in Florida it's all about refunding the police. They are even talking about adding three more years to the DROP, which is something we are watching and believe will happen.

Sure, we still have to lobby harder for protecting our pensions and pursuing that COLA. But hey, it's an election year,

and these legislators are trying to woo us because they know how much we have done to get them elected. We need to keep that momentum going by continuing to go to the polls.

We know our members are on the ball for the municipal elections in March, including in towns like Lantana, Boynton Beach, Delray Beach and Jupiter. We have seen how it makes a difference in our salary, benefits and working conditions when candidates we have endorsed are elected. They have supported us because we support them.

And you need to be there come November, as well as March. If we can keep this administration in Tallahassee and make sure our endorsed candidates for the House and Senate get elected, well, the gains could be even greater during the next legislative session.

If you feel like we're making strides toward 2022 being the year that we come out of the dark, well, that started before the sun came up the sun came up on Jan. 2. We had our 6th Annual Kaitlin's Angel Run after missing it last year, and though the COVID spike did have a bit of an impact, we still had 200 people show up the day after New Year's.

It was a beautiful day, and we were particularly pleased to see so many members come out with their families to participate. We have to give a shout-out to members of our office staff who volunteered to make this event such a success. Angela, Courtney, Joanne, Kathy, Shannon, Gaby and the Grill Team – thank you for going the extra mile to make it a home run. We could not have had the prizes, the food and beverages, the water and juice on the course or any of it without you.

We are looking to move next year's Angel Run to the holiday weekend of Martin Luther King Jr. Day. We realize people are out of town, busy or worn out from the holiday season at New Year's, so we will do it that Sunday before MLK Day, which should increase the turnout by a couple hundred more people.

Our next big event, of course, is the Police Officers' Ball and the Kaitlin A Kazanjian Memorial Golf Tournament March 20-21, both at Trump National in Jupiter. We are trying something different having this on a Sunday and Monday, but we have great expectations. We have sent invitations to Governor DeSantis and President Trump to attend.

We hope to see you at one or both of these events. Until then, as always, stay safe.

Kaz



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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@pbcpcb.org](mailto:angela@pbcpcb.org) to update your information.



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# Grievances do not necessarily equal arbitrations (Part 2)



LARRY FAGAN

I felt the need to re-address this issue because the questions come up all the time. The concern comes up weekly. Each collective bargaining agreement (CBA) that we draft with your individual agencies has a grievance procedure. Within each grievance procedure is a process through which we can preserve individual contract violations with a “view toward” going to arbitration (possibly).

Arbitration is like a mini-trial, with relaxed evidentiary rules, where a neutral party may render a binding decision and resolve your contract or disciplinary issues. To be clear, there is no guarantee that any grievance will in fact go to arbitration. That decision rests solely within the purview of the PBA executive board. Chapter 447 of the Florida Statutes requires that language memorializing the ability to arbitrate grievances be included in collective bargaining agreements in Florida. For your information, there is no law that mandates the ability to arbitrate discipline in CBAs; only the ability to arbitrate contract interpretation of the other articles within the four corners of the agreement itself.

CBA grievances must therefore come from issues arising out of the four-corners boundaries of the CBA or from a bona fide past practice between the parties (usually more than three years). A practice between the parties typically for more than three years can essentially “become” a part of the CBA.

Although the PBA is a party to many different police agencies’ contracts, not every grievance gets resolved with an arbitration. Depending on the matter (and the agency), some issues can be resolved with a labor-management, settlement-type discussion through the parties’ representatives or with their counsel. Fur-

thermore, the reps from your individual agency may have labor management meetings, making a list of items for potential resolution with the administration. Of course, termination matters and more severe disciplinary cases may take the arbitration route or the route of a Career Service Appeals Board, (typically seen at PBSO or MCSO).

This board has its advantages as an avenue to resolve disciplinary CBA issues. You can pick your own agency colleagues to sit and review your issue(s), using in their decision-making their own personal law enforcement knowledge of the job to evaluate your conduct. This is often a better route than choosing an arbitrator, who may have no idea about what the daily work of law enforcement or corrections entails. However, we would need to convince at least four of the five board members to change your discipline with this appeal process. This approach could be even more challenging than persuading one arbitrator.

There are pros and cons to each method. Arbitration can be an expensive venue and you could wait for a decision for many months — or longer. With a Career Service Appeals Board, the board decides right there in front of you, on the same day as your hearing.

Filing a grievance is done with an effort to preserve, not waive, your individual issue, at your individual agency, under your individual contract. Not every matter is grievable, however. Some issues can get resolved with a phone call because someone read the contract a different way. The point here is that the CBA grievance procedure is only one mechanism to preserve your rights under your contract that does not always result in an arbitration hearing. It is not the only avenue through which issues can be resolved. Often, the easier ways are a good place to start.

As always, stay safe.

## Marsy’s Law update



BRENNAN KEELER

On Dec. 21, 2021, Florida’s Supreme Court granted review of *Fla. Police Benevolent Ass’n, Inc. v. City of Tallahassee*, 314 So. 3d 796 (Fla. 1st DCA 2021). In *City of Tallahassee*, the First District Court of Appeals reversed the trial court’s order directing the City of Tallahassee to disclose public records that would reveal the identities of two of its officers who were involved in a shooting. The trial court determined that the officers’ names were not entitled to confidential treatment under article I, section 16(b)(5) of Florida’s Constitution (commonly known as “Marsy’s Law”). That subsection grants crime victims certain rights to confidentiality, including:

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

Importantly, the First District Court of Appeal disagreed with the trial court’s conclusion and found that police officers are contemplated by the term “victim” under Marsy’s Law. With this holding, “[the] names and identities of two city police officers, who fatally shot suspects threatening them with deadly

force, were protected from disclosure to the media by the victim confidentiality provision of the Florida Constitution; in light of multiple online search resources available to seek out information about individuals when the person’s name is known, the officers’ names were information that could be used to locate or harass them or their families.” *Id.*

This was a significant win for the PBA, as its members were left hung out to dry by their employer, the City of Tallahassee, when the First Amendment Foundation, Florida Press Association, Gannett Co., Inc., the Miami Herald Media Company, and the New York Times Company sued to reveal the names of its own police officers.

The PBA stepped up on behalf its members and filed a lawsuit to prevent the disclosure of their names and identities. The PBA will continue its fight on behalf of its members when the case is heard by Florida’s Supreme Court.

We are confident that the Florida Supreme Court will affirm the decision of the First District Court of Appeals. The PBA’s lawyers will be there front and center at the Florida Supreme Court, defending these officers’ constitutional rights and working to ensure that the First District Court of Appeals decision is upheld.



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EMILY PELAYO	PALM BEACH POLICE DEPARTMENT
CONNOR GENDREAU	PALM BEACH COUNTY SHERIFF'S OFFICE
RASHAE CARRANZA	P.B. COUNTY SCHOOL POLICE
GUIBSON JEAN	P.B. COUNTY SCHOOL POLICE
BRIAN TISON JR.	STUART POLICE DEPARTMENT

## JANUARY 2022

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MICHAEL USHER	MARTIN COUNTY SHERIFF'S OFFICE - LAW ENFORCEMENT
JOEL DORY	PALM BEACH COUNTY SHERIFF'S OFFICE
JOSEPH BIRCH	PALM BEACH POLICE DEPARTMENT
BRIANNA TEJEDA	PALM BEACH COUNTY SHERIFF'S OFFICE
MATTHEW DUNLOP	MARTIN COUNTY SHERIFF'S OFFICE - LAW ENFORCEMENT
JESSICA STORMES	PALM BEACH COUNTY SHERIFF'S OFFICE
JONATHAN HICKMAN	BOYNTON BEACH POLICE DEPARTMENT
JAMIE STORMES	PALM BEACH COUNTY SHERIFF'S OFFICE
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## FEBRUARY 2022

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JUSTIN KAHN	PALM BEACH GARDENS POLICE DEPARTMENT
CHARLES WILFORK	PALM BEACH GARDENS POLICE DEPARTMENT
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# Palm Beach County PBA Political Endorsements




Here are the endorsed candidates members are encouraged to vote for in the March 8 municipal elections

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Cheryl Schneider	District 1 Council	Town of Jupiter
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Tradwick McCoy	District 1 Council	City of Riviera Beach
Tanya Siskind	Council Seat 2	Village of Wellington
Deborah Searcy	Village Council Group 1	Village of North Palm Beach
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# It's what you wished for...and more

## Legislators show their support and appreciation for law enforcement during 2022 session

If Florida PBA members had a wish list for the 2022 legislative session, it might not have been as long and as fruitful as what came through the term. Increased homestead exemptions, adding years to the DROP, better PTSD benefits, recruitment bonuses and overall support for the need for law enforcement have filled the bills.

Heading into the home stretch of the session, the PBA had seen a real uptick in the understanding of how necessary law enforcement is to the welfare of the state and its residents. The action – and inaction – of legislators confirms that the PBA's efforts to raise awareness about how to best provide for members is showing a return on investment.

"So far, it's just been a very pro-law enforcement legislature," Florida PBA Executive Director Matt Puckett declared. "There hasn't been a single bill I would consider hostile that's been heard in a committee. Not one. There have been some bills that you would classify filed as hostile, but those bills never received a hearing."

Whispers of defunding or devaluing police and corrections officers have fallen on deaf ears. Governor DeSantis and his administration have kept their promise of not wanting to hear any of that, which has echoed to leadership in both the House and the Senate.

"I think this is a culmination of a lot of hard work over the years," Puckett continued. "We certainly played a big role in doing this. We helped pro-law enforcement legislators get elected. We supported pro-law enforcement legislators to remain in the legislature, and to get them into positions like governor, attorney general and CFO. Those things all play a role."

All those things enabled the PBA to go into the session not having to play defense to block anti-law enforcement legislation. The opportunity to be proactive has led to unprecedented raises for the state bargaining units in law enforcement, corrections and probation. There was also a very strong movement to extend the DROP for law enforcement by another 36 months, something the PBA asked for more than a decade ago.

Some of the session highlights include:

1. A constitutional amendment proposal and implementation legislation to an additional \$50,000 homestead exemption to classroom teachers, law enforcement officers, correctional officers, firefighters, child welfare services professionals, active duty members of the U.S. armed forces and members of the Florida National Guard. The exemption will be assessed on the value greater than \$100,000 and up to \$150,000 of the occupant's homesteaded property.

2. Creation of the Florida Law Enforcement Recruitment Bonus Program that:

- Provides one-time bonus payments to newly employed law enforcement officers in Florida.
- Creates the Florida Law Enforcement Academy Scholarship Program to cover tuition, fees and up to \$1,000 of eligible education expenses for trainees enrolled in a law enforcement officer basic recruit training program.
- Initiates a reimbursement program to pay for up to \$1,000 of equivalency training costs for certified law enforcement officers who relocate to Florida.

- Provides law enforcement officers who adopt a child from within the state child welfare system with a \$25,000 benefit for adopting a child with special needs or a \$10,000 benefit for adopting a child without special needs.
- Makes dependent children of law enforcement officers eligible to receive a Family Empowerment scholarship to attend a private school.
- Exempts veterans and applicants with an associate degree or higher from taking the basic skills test as a prerequisite to entering a law enforcement officer basic recruit training program.
- Requires that law enforcement officers receive training in health and wellness principles as part of their initial certification training and continued employment training.
- Allows law enforcement officers or former law enforcement officers to receive postsecondary credit at Florida public postsecondary educational institutions for training and experience acquired while serving.
- Designates May 1 of each year as "Law Enforcement Appreciation Day."

3. Expansion on the time limitation for workers' compensation coverage of PTSD for first responders. Currently, an officer has 90 days from the date of the event or manifestation of the disorder (whichever is later) to provide the employer with a notice of injury or death. However, an officer has 52 weeks from the date of the event to file a workers' compensation claim.

The legislation provides that the time for notice of injury or death a claim of PTSD is 90 days from the qualifying event that supports the claim or the diagnosis, rather than the manifestation, of the disorder (whichever is later). Additional legislation adds correctional officers, probation officers and all part-time officers into Florida's first responders PTSD coverage.

The House appropriations committee unanimously passed a bill to allow volunteers to return to FRS employment after retirement sooner than the current statute requires with a penalty.

In a move that appears sudden but was actually years in the making, the Legislature unveiled proposals to extend FRS DROP by three years for law enforcement officers. The legislation also increases the employer contribution to all active investment plan participants by an additional 3 percent. In order to be eligible for the DROP extension, the law enforcement officer must be participating in the DROP prior to July 1, 2028.

The PBA could have pushed for more, but Puckett quipped that would have been like asking for another scoop of ice cream on the sundae. Another PBA agenda item to get probation officers viewed in the same way as law enforcement and corrections gained some traction but still might need a few more sessions to get done.

But the pushback the PBA received on all of its wish list sends the right message.

"It's a banner year," Puckett concluded. "There are some other smaller, more niche-type things that are going through for certain segments, but the big stuff is being pushed by the leaders. When the governor, the speaker and the Senate president are pushing, it makes our job a lot easier."

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# Plateful

**Everybody is talking about the new PBA personalized license plate. As demand for the plate continues to increase, here is a view of what has made the plate great.**

By Mitchell Krugel

They're getting more love than that Mouse up there in Orlando. That's right. The personalized license plates with the PBA logo and "Support Law Enforcement" at the bottom have outsold Walt Disney World plates through the first month of 2022.

The PBA plate with its new, hip, black background ranks 25th out of 121 personalized plates charted on the Florida Department of Motor Vehicles website, with 21,416 registered. That's 98 behind "In God We Trust," which is ranked 24th. Not bad to run one behind God.

The numbers have been on the rise over the past six years, when the Support Law Enforcement PBA plate stood firm at 30 or 31 on the list. The ascension in 2022 might be only the start, with the new look on the street for a little more than six months now.

"With the black tag that came out, the new tag, you can just see the purchase of the tags is kind of skyrocketing," PBCPBA and Florida PBA President John Kazanjian observed. "Listen, I'll tell you right now, I'm getting all kinds of accolades with this new tag. I'm thinking we go from 31 into the 20s, which I think we can."

Certainly, there are plenty of observations about the virtue of the PBA plate, how it benefits members and why they should have it on all their cars. But rather than reading through observations from afar, let's get a bumper-to-bumper viewpoint from the source.

Hence, then, is an exclusive question-and-answer exchange with the one entity that has the inside story: the PBA plate (#therealPBAPlate).

**Code Three: How is the new look working out for you?**

**PBA plate:** Maybe you saw Disney has a blue one, but ours really pops. Gotta give props to Kaz on that one. His idea. Since 2002, we've always had that original one, the white one. He said seeing the Florida Highway Patrol with a black tag made him think about changing. I think a lot of people are drawn to it, especially as a contrast with their cars. And you can support law enforcement, and you got that shield there.

**Code Three: What have you been seeing out there on the roads with cars that have the PBA plates?**

**PBA plate:** So Kaz shared that he was driving with his wife, Joanne, or his kids, they say, "Hey, there's a PBA tag." We are proud to see that other people have purchased them. And I'm not saying people buy them to show their support for police just for when they get stopped for a traffic violation. I'm not making that assumption. I'm sure a lot of people make the purchase just to show their support for police. It is kind of like that whole concept that you're part of the family when you have the tag.

CONTINUED ON PAGE 20



**Code Three:** How did the PBA personalized plate get started in the first place?

**PBA plate:** Well, that first one was not me. That was my pops. And pops told me that was Kaz again. He has just become involved in the PBA as the PBSO president. Wasn't even on the PBA executive board yet. Ernie George was the PBCPBA and Florida PBA president. Kaz went to Ernie with the idea around 2002 because the only tag that was available for police at the time was a PAL tag. Ernie thought it would cost the state PBA \$60,000. With the initial cost being 60 grand, they were hesitant. But I'm told Kaz went to Florida PBA Executive Director David Murrell and said, "We need to push this. We need to spend the money because we're going to make millions." And David agreed. So they proposed a bill to the Florida legislature and got it passed. And that was how pops was born.

**Code Three:** So it was a fundraiser?

**PBA plate:** Exactly. They wanted to have a charity and raise money to make sure that law enforcement officers and their families were protected if they were catastrophically injured or lost in the line of duty. And we've been very consistent during the past 20 years to make sure that's the exclusive purpose for the tag. We've stuck to those core principles and created the Heart Fund with the donations to support families of catastrophically-injured officers and surviving family members. We've provided some additional benefits for hospitalizations and things of that nature, but really, we haven't deviated from the original plan, which is a testament, I think, to the PBA and the core mission. A lot of these other organizations, their folks get their tags and they get themselves in trouble because they start using the money for other things. The PBA has never done that.

**Code Three:** How much money have you raised?

**PBA plate:** Well, Kaz told me the other day that we've generated millions that toward the charity fund, the Heart Fund. And that has been enormous because we couldn't sustain it before with just the dues coming. So the license tag subsidizes the Heart Fund.

**Code Three:** How much does it cost and how do I get a personalized plate?

**PBA plate:** I'm more of the front man on this, so I don't want to give you wrong information. Go to <https://myfloridaspecialtyplate.com/> to order your plates.

**Code Three:** When you're driving around, do you ever think there are so many personalized plates out there that it's gotten out of control?

**PBA plate:** OMG, there are hundreds of personalized plates out there. I mean I don't know the exact count. The January rankings had more than 120 with everything from "Helping Sea Turtles Survive" to "Save The Manatee." The Heat, the Panthers and the Bucs were up there, too, but I think the Bucs



PBCPBA President John Kazanjian and wife, Joanne, with one of their PBA personalized license plates. They have PBA plates on all of their vehicles.

may drop a little now that Tommy has left the team. I know the count got so high at one point that legislature was trying to curtail it. That's why we decided to change the color scheme. And I think you're seeing why Kaz said, "It's going to sell like hot cakes."

**Code Three:** Do you get a feeling of pride when you're out there on the bumper representing for the PBA?

**PBA plate:** I think so. I would hope members feel that way. I think the PBA emblem is a recognizable brand. And I think when folks are looking at tags and thinking they want to support law enforcement, that one probably jumps off the page at them. If it's something that can tie the members together, in this day and age, and seeing that kind of support may give members a greater sense of duty.

**Code Three:** What have you heard from members about how much they like the personalized plate?

**PBA plate:** Well, we know we are the most popular of any of the law enforcement personalized plates, including the PAL, the sheriff's and the other union from the dark side. We only need about 5,000 more to catch the firefighters, so let's do that. I think a lot of members feel what Kaz was telling me the other day when we took some photos with him and Joanne posing with me. He said, "I feel proud when I pull up with a PBA tag. I think a lot of other people think, 'Hey, I'm a PBA member. I'm loyal and I'm proud to show my PBA tag.'"

**Code Three:** Any last words?

**PBA plate:** Thanks to all the members who have supported this cause. Thanks for letting me be there on your car showing the pride and spreading the love. This is going to be our best year yet. So tell the Mouse if he wants to keep up, he better step up his game.

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Martin County Sheriff's Office rep Drew Porcelli and his wife cross the finish line.

# Family Matters

**PBCPBA members and their families add something special to the 6th annual Kaitlin's Angel Run**

■ BY ESTHER GONZALES

Kristen Lassinger smiled as she watched her 6-year-old son dash across the finish line of Kaitlin's Angel Run. Surrounded by her grandmother, husband, children and in-laws, she couldn't have hoped for a better start to the year.

They were all gathered on Jan. 2 at the sixth annual Kaitlin's Angel Run at the Abacoa Town Center to honor the memory of Kristen's sister, Kaitlin.

"I think it's a great day for a family," Lassinger said. "It's a nice way to start your New Year's and to remember Kaitlin. It sets us all in the right spirit."

The 5K run and walk has quickly evolved into an event filled with PBA members' families. It offers opportunities for every age to compete, with all proceeds benefiting the PBCPBA's Kaitlin A. Kazanjian Memorial Scholarship Fund.

Lassinger has seen it bond both the oldest and youngest members of her family.

"It was enjoyable to watch everybody complete it at different levels," Lassinger said. "It didn't matter if you ran it, walked it, everybody did complete it and we all got through it together."

After not being able to attend the run for several years due to busy schedules and last year's postponement due to COVID, Lassinger was elated to see how the Angel Run brings families together, including hers. Their family matriarch also happens to be the mother of a certain PBA president.

"My grandma Marge is funny," Lassinger said with a laugh. "She's 89, and you wouldn't know it. She just enjoys every moment of life. The kids love her, and they enjoyed walking with her. My husband walked with her a lot, too. So did my family. It



PBCPBA members and their families gathered on Jan. 2 for the 6th Annual Kaitlin's Angel Run in honor of Kaitlin Kazanjian.

was fun to see her walking the whole time."

Lassinger, a PBSO Civilians unit rep and daughter of PBA President John Kazanjian, crossed the finish line, an accomplishment for somebody who had never completed anything like this before. And by the end of the run, Lassinger was thankful for the opportunity to create this new memory with her family.

"I left there happy," Lassinger said. "I was very happy to be here with everybody, and I was happy to include my in-laws in this memory. And it's a great day to keep Kaitlin's memory alive."

PBCPBA members embraced the day with their own families, as well. Drew Porcelli and his wife, Ericka, crossed the finish line with arms spread wide and chests out. As a Martin County Sheriff's Office rep and longtime supporter of the PBCPBA, Porcelli

CONTINUED ON PAGE 24



# Running with the Angel

A look at those who participated in the sixth annual Kaitlin's Angel Run







PBSO Captain Mike Kletzky enjoyed the day competing with his wife, Shannon, and their two sons and a friend.

**FAMILY** CONTINUED FROM PAGE 22

welcomed the opportunity to complete the entire 5K. It was his New Year's resolution.

"This was the first one we ever competed in, and we were proud that we actually finished it," Porcelli said. "It was a great morning. It started out a little chilly and then, by the time we got to start running and walking, the weather was perfect."

Porcelli and his wife enjoyed their time after the run talking with friends and meeting new families, who were all gathered to support the PBA. Their hope for next year is to run all the way to the finish line.

Like many other families who participated, the Porcellis' children received scholarships that are fueled with the proceeds from this event. So they were eager to compete in the Angel Run to give back to the foundation.



T.J. (left photo) and Joshua (right photo) Moore, who each have earned PB-CPBA scholarships, with PBCPBA President John Kazanjian after they took first place in their respective age groups.

"It's helped us out with our four daughters, so it's kind of just a little way to pay back," Porcelli explained. "And the fact that we're out there getting healthy and enjoying it with good friends at a great location, it was just a great time."

Porcelli was amazed at the way the run brought together family members of every age.

"It felt great to actually be out there and do it," Porcelli said. "And then to see some of the younger kids out there running, getting amazing times. It's bringing everybody together. Young, old and everybody in between, so it's a lot of fun."

It's not every day that PBSO Captain Tristram Moore finds himself surrounded by his wife and children, ready to race each other in a 5K.

Moore and his family smiled as they were greeted by officers and many volunteers when they arrived at the Abacoa Town

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Center to begin the run. It was the first time his entire family had participated together.

As scholarship recipients, his two oldest children, who were home from attending the U.S. Naval Academy, showed their support. He could not keep up with sons T.J. and Joshua, who finished first in their respective age groups.

"It's not too often you get to do a 5K with your whole family like that," Moore reflected. "I had four children out there running. They're passing by me at different stages of the race. And to watch them have fun and enjoy the experience was something else and second to none."

The Angel Run was the perfect time for Moore's family to bond and build memories together. They listened to volunteers cheer them on as they stopped at the water stations along the way.

"It was fantastic," Moore added. "It was a cool experience that we all got to do it together."

When PBSO Captain Mike Kletzky saw his 9-year-old son cross the finish line, he beamed with a smile across his face that could not hide his pride. And the rest of his family by his side smiled even bigger.

"He's never run a marathon or any type of race before, and he was really nervous," Kletzky said. "But he finished, and he did pretty good. So I was proud of him. When he crossed the line, I



Marge Kazanjian, with her son, PBCPBA President John Kazanjian, once again took first place in the 80-to-89-year-old division.

was there for him, and it was special between us."

Kletzky was joined by his wife, Shannon, and their sons. Feeling a bit of the competitive edge the event offers, they welcomed the chance to race each other and compare times.

"It was really fun to try to race my wife and the boys," Kletzky said. "And it's a good bonding moment that you can't get back in life. The more you could do things as a family, it's special. You don't get these times often anymore."

Not only did the Angel Run provide a great bonding experience for families as they laughed, smiled and raced together, but it also was a picture of the kind of support and love that PBCPBA members receive from their law enforcement family.

"The law enforcement community is very tight," Kletzky added. "And when we all get a chance to go out, run together and be together, it's a special time. We're there to support the cause and also have a great family day together."

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# Another Good Cigar Social

**PBCPBA event gives members a memorable bonding experience**

■ BY ESTHER GONZALES  
■ PHOTOS BY BILLY GRAY

Gathered inside the magnificent trimmings of the Palm Beach County PBA Hall, PBSO reps Cesar Tejada and Nathaniel Krause hung at the bar, enjoying a much-needed night off on Jan. 14 at the PBCPBA Cigar Social. Tejada periodically grabbed fresh beverages for Krause, fellow PBSO Deputy Richard Anderson and Miriam Glisson, a PBSO Civilians unit rep.

The PBA Hall was filled with members taking advantage of this opportunity to get away from it all, even for one night. The standard joking and ribbing that make everybody feel like a family, like a brotherhood, spilled out to the parking lot, where so many enjoyed the tasty cigars made by the roller brought along by event sponsor Richard Tschernia of CrossCountry Mortgage.

Members certainly came for a good cigar, the hearty buffet dinner and refreshments that the PBA provided. But the smoke signaled why the PBA is doing these socials every few months.

"It's good to get together with other individuals and share stories and have things to relate to," Tejada said. "Especially when you put aside the job and you start talking about family and friends and things that interest you away from work."

Krause was drawn to the opportunity to tell a few stories and hear many more that enabled attendees to build on the connections that make being a PBA member so vital.

"Just to bond with other people that you work with, network, meet new people that have the same goals and aspirations for the agency," Krause said. "Anytime that you're able to make bonds with people, it doesn't hurt anything."

The cigar social has become a new bonding experience for members and an avenue to bring everyone together. Riviera Beach Unit Rep Jeremy Summers confirmed that he has become a bit of a cigar aficionado because of the atmosphere that comes with these smokers.

"It's great because the members come together," Summers said. "You get to socialize, meet people from different agencies and smoke cigars, if you're a cigar kind. It's a good time socializing."

The evening of camaraderie allowed members to set aside their worries for a few hours and enjoy the full-service buffet, which included a rare combination of scrumptious pasta and sliders, as well as enter to win one of the unique raffle items. As part of his never-ending support for the PBA, Tschernia seemed to bring every member to the cigar-rolling venue to meet his roller and get a custom-made stogie.

PBCPBA Sergeant-at-Arms Greg Allen described the night as a picture of brotherhood.

"You get a chance to have fun," he began. "With whatever is depressing you, you need to have a laugh and have fun. When you're at work, you have this high stress level because you never



Richard Tschernia (center, behind roller) once again sponsored the PBCPBA Cigar Social.



The fare also included a hearty buffet dinner.

CONTINUED ON PAGE 28



# Where there's smoke, there are PBA members having a great time



## ANOTHER CONTINUED FROM PAGE 27

know what you're going to run into. But you come here, and you're family. It brings everybody together, and we're hoping it grows."

The cigar social also showcases the member outreach that the PBCPBA has been stepping up the past few years. The union has

accentuated how coming to the hall, coming to events, can be the perfect way to offer members yet another premium benefit.

"The entire team works really hard here to do a big community outreach," Glisson explained. "It is important to have your away time from the job. We all want to bring everyone together in a common place, in a common ground. And there's no better place than the PBA to do it."

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# Brothers for Life

## Jupiter Officer Guy Kitchens donates a kidney to save the life of a fellow officer he never met

■ BY ESTHER GONZALES

When a nurse from Largo Medical Center in Tampa handed retired Broward County Sheriff's Office Deputy Jeff Cooper a letter from his kidney donor, he stared at it in disbelief.

"My guy is a cop?" he reacted.

That cop, Jupiter Officer Guy Kitchens, suddenly wheeled into Cooper's hospital room.

Sitting across from each other, they quickly embraced and shared a connection that neither could really find the words to describe. In that moment, they weren't just cops. They were brothers.

"As soon as we started talking, it was kind of like a buddy I've been working with for years," explained Kitchens, who is an FTO with Jupiter and a certified SWAT medic. "My wife joked, 'He's a 60-year-old version of you.' She goes, 'You have the same sense of humor, kind of the same interest.' So, I mean, we've talked literally every day since."

Kitchens first heard about Cooper in August. As he was scrolling through emails, one jumped out at him. A retired deputy who had been in renal failure for a year and on chain dialysis for several years, Cooper needed a kidney donor with an O-positive blood type to survive.

Kitchens immediately knew he would be a match. When he showed his wife, Michelle, the email, she understood what he was feeling. He knew he needed to be the kidney donor. After calling for more information, they learned Kitchens was indeed the perfect match that Cooper had been waiting more than a decade for.

That wait was about to end.

"I told my wife, 'Well, this is it, I'm saving a life,' recounted Kitchens. "I didn't become a SWAT medic to just hang out. On duty or off, I'm going to save a life."

Kitchens made the trip to Largo Medical Center in early January to undergo extensive blood work and testing. The surgery was set for Jan. 20, but as the date approached, Kitchens suddenly fell ill with COVID that eventually turned into pneumonia.

But recovering from COVID only reaffirmed his motivation and mission to donate his kidney to a fellow law enforce-



Retired Broward County Sheriff's Office Deputy Jeff Cooper, left, which was at a loss for words after he met Jupiter Officer Guy Kitchens, who donated his kidney to help save Cooper's life.

ment officer.

Different scenarios about not giving up a kidney crossed Kitchens' mind. What if he needed his kidney to recover? Or what if his children needed one in the future? But none of that deterred him from focusing on the life he could save now.

"I could play what-ifs all year," he continued. "In the end, this is in front of me now, he needs it. If something comes up, God's always taking care of me. And I'll roll with it."

As Kitchens opened the door to his Uber to take him to the hospital on the morning of Feb. 3, he realized it was the nine-year anniversary of being sworn in with the Jupiter Police Department. He felt more determined than nervous. He knew Cooper had been waiting years for this day.

"After fighting through COVID to get there, I'm like, 'No, I don't care what it takes, we're doing this today,'" Kitchens recounted. "And I was focusing on thinking how long he's been sick and how hard it is. I'm like, 'Look, this is the least I can do. Let's just push through this. There's some pain, fine. He's been going through



Jupiter Officer Guy Kitchens prepared for surgery, determined to help save a life.

years of pain."

When Cooper awoke from his surgery, he felt great. He wasn't sure if that feeling would last, but doctors reassured him that within six months, when all the



poisons will finally be flushed out of his system and his body is used to the new kidney, he will want to climb mountains.

At this point, Cooper still did not know the true identity of his donor. Protocols keep that information confidential in case something happens at the last minute to prevent the transplant.

But after reading the letter, Cooper knew the brother wheeling into his hospital room like he had been an old partner. When Cooper and Kitchens embraced for the first time, it was like meeting a long-lost brother. They immediately bonded as cops, bantering back and forth.

"I'm like, 'Hey, older brother,'" Kitchens remarked. "And he goes, 'Yeah, yeah, you're the little brother. You don't call me older. You call me big.'"

As Cooper reflected on his life of dialysis before he met Kitchens, he recounted how he was connected to a machine three times a week for hours at a time. And how Kitchens had sprung him from that sentence.

"You know, as a cop, it feels like you were convicted wrong for years and you're released, and you have your whole life ahead of you," Cooper described to Kitchens.



The day after the surgery, Kitchens rolled in to see Cooper, the first time Cooper realized his donor was a fellow law enforcement officer.

As they continued to embrace, Kitchens couldn't help but think about the older brother whom he had given life to and who would now be in his life for the rest of his life. As they sat laughing together and reflecting on the journey it took to get to this moment, they made plans to see each other again after recovering.

Cooper not only gained a new family that day, but a new chance at life.

"To have my life again, there are no

words," Cooper explained. "The gift of life is precious. I can't say enough about Guy."

When Kitchens felt the call to donate his kidney, he didn't hesitate. Because saving a life is all that mattered.

"I really became a cop to make some kind of difference out there," Kitchens added. "And if you have to put your life on the line, it's just what you do."

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# In-COMP-arable

The legal team of Rosenthal, Levy, Simon & Sosa provides unparalleled expertise in workers' compensation and other areas to help first responders through their toughest times

■ BY MITCHELL KRUGEL

Before Alan Aronson joined Rosenthal, Levy, Simon & Sosa and became part of Florida's most knowledgeable, hardest-working and devoted team of worker's compensation, personal injury and labor law attorneys in the state, he came to the aid of a young PBSO deputy involved in a critical incident. Actually, the deputy was Aronson's first client, who worked with a multi-agency narcotics unit that responded to a situation at Jupiter Farms.

Aronson was called out in the middle of the night to help Deputy John Kazanjian, who was in an officer-involved shooting. That was back around 1994.

"Of course, he was cleared," Aronson recalled. "There was nothing wrong with what he did."

Fast forward nearly 5,000 officers later and past a seven-year stint as general counsel for the Palm Beach County PBA from 1994 to 2001. Another young PBSO deputy recently enlisted representation from Rosenthal, Levy, Simon & Sosa for help with a jam caused by myopathy of the heart. His voluntary control of muscles around the heart was at issue, and the deputy feared he would have to give up the law enforcement career he treasured so much.

Because of Aronson's relationship with the defense attorney and because of his experience working with a noted cardiologist, he was able to facilitate an agreement to keep the deputy on active-duty status. Case files with the workers' comp team department – of which attorney Marc Golden is the director – are filled with these types of successes: officers who have received compensation due to the heart/lung bill, the PTSD bill, contracting communicable diseases, orthopedic injuries and line-of-duty FRS and municipal disability pension hearings.

This team at Rosenthal, Levy, Simon & Sosa, which also includes attorney Ryan Reif, has become so renowned that the first

client, PBCPBA President John Kazanjian, recently decided to work with the firm to be the union's go-to attorneys in heart/lung, PTSD and all other worker's comp cases and pension representation. Kaz apparently knows that Golden, Aronson and their attorney sisters and brothers have been going at it just as passionately and successfully as that night at Jupiter Farms.

"Rosenthal, Levy, Simon & Sosa has represented a lot of unions," Aronson commented. "We've represented cops, firefighters, teachers – employees in public sector. We've always represented injured workers and car accident victims as well. The firm has a culture of helping the little guy."

Shortly after Aronson came to the firm in 2002, Rosenthal told him he was going to start doing heart/lung and workers' comp cases. He issued the same challenge to Golden when he came over from serving as a Palm Beach County assistant state's attorney.

Rosenthal-Levy always had a relationship with municipal unions and firefighters and law enforcement. He and Aronson met with then-PBCPBA President Ernie George a few months after Aronson joined the firm. Since then, the firm has always had dozens and dozens of law enforcement officers throughout the state on its client roster.

Golden has distinguished his service in permanent total disability hearings, among other areas of labor law. He and Aronson are the resident experts on the heart/lung bill, and they know the statute inside and out, as well as the state statutes regarding other workers' comp issues where there's a presumption in favor of law enforcement and firefighters.

The firm has never stopped battling for first responders. In fact, during the pandemic, the team has had success representing officers with workers' comp claims related to getting COVID.

But not just the ones that have been part of the bill that compensates officers who missed work due to being positive. They



have taken on corrections officers dealing with long-haul symptoms, helping them by working with a pulmonologist in Martin County who has developed a treatment plan for those officers while making sure their employers continue to pay salary and benefits.

"Mr. Rosenthal inculcated in all of us that there are people out there who need help, who can't find their way, and that we're going to do that for them," Aronson reasoned. "And it's just never stopped."

Like Aronson responding in the middle of the night to help Kaz, this firm looks at every client and every case with personal affinity. After serving law enforcement officers for so long, you can't help but develop a kinship, and that is a core value for Rosenthal, Levy, Simon & Sosa.

They pride themselves on always, always calling you back. Not just the administrators and the paralegals, who battle through the weeds to address the details. Aronson guarantees a return phone call within 24 hours, and he is not shy about being a bit of a therapist, as so much of this type of litigation sometimes requires.

The practice might be statewide, but law enforcement clients feel like their attorneys are available just around the corner if they need to call.

"We're not afraid to take a case," Aronson submitted. "The workers' compensation statute is not an easy one to navigate. You shouldn't navigate it on your own. We're experts at navigating the statute. And we're experts at extracting benefits from municipalities and state agencies."

Much of that expertise derives from Golden, who has more than 32 years of workers' comp, disability pension and overall labor law experience. Jedi master, sensei, workers' comp whisperer – all the references are appropriate to his presence as the firm's director of workers' compensation.

He has been working with law enforcement since he got out



*"We've represented a lot of unions. We've represented cops, firefighters, teachers – employees in the public sector. We've always represented injured workers and almost never employers. We have a culture of helping the little guy."*

Attorney Alan Aronson

of law school and has helped instill the core principles that date back to Rosenthal.

"Being able to return officers to work because most of them have a true passion for it is very satisfying," Golden stated. "They're depending on us to protect their futures. Sometimes it takes a while, but to be able to say, 'Hey, I've got you secure. Your family is secure. You're going to be pretty much secure for the rest of your life,' there's nothing better than that."

Much of the firm's secret sauce has been brewed from the relationships Golden, Aronson, Reif and the rest of the team have built with judges, municipal leaders and opposing attorneys. Some of these relationships go back 25 years, and that is instant credibility in places where it is really needed.

Another prominent ingredient is the way Rosenthal-Levy has become a family that wants to adopt every client. That's the foundation of the culture to help the little guy, the person who needs an advocate, a confidante, an expert and a professional who knows every step of this path that leads first responders and their families to that place of job and life security.

"We have a lot of loyalty in our firm, and that's what allows everybody to work so well together," Aronson emphasizes. "That helps people say, 'Let's do a really good job on behalf of our clients', because it's a team effort."

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# Estate planning may not be enjoyable, but it is necessary



KEVIN  
DRUMMOND

To be honest, estate planning isn't the most enjoyable task. It forces us to think about our own mortality, which can be difficult, to say the least. But it's also a very

important task for a number of reasons.

## What is estate planning?

Estate planning is the process of drafting a legal document outlining all of an individual's wishes in preparation for death. It can be used to guide decisions regarding how money and property should be distributed according to one's wishes after death, as well as to guide medical directives in case one becomes incapacitated. A will is usually the most common form of estate planning and is a vital part of how individuals distribute their possessions after death.

Estate planning also refers to drafting documents that will guide health decisions toward the end of life. Documents like living wills guide medical professionals as they care for incapacitated patients without input from the patient themselves (usually only in cases where the patient has been deemed medically incapacitated and/or not mentally fit to make decisions). A will may also outline how the patient would like their body treated after death.

## Reasons for estate planning

**The arrival of children.** When people begin having children, they often want to make sure that their children will have sufficient funds if the parents unexpectedly pass away. They may also have specific people they would prefer to act as guardians for the children. Also, a person with specific goals for a child's education may want to leave money for that purpose, or they may want to establish a trust fund that their children gain access to when they reach a certain age.

**Probate and privacy concerns.** After death, an individual's



assets will be placed into probate. Probate is a legal procedure that determines which individuals should inherit the deceased's possessions after one passes away. Effective estate planning makes it very clear what assets are available and who should receive what, thus avoiding long, drawn-out family battles. Probate in Florida is generally public, unlike a trust. You should speak to us if you have questions about creating a trust.

**Business succession.** A business owner will want to ensure that the succession of the particular business is handled properly. Certain people should be designated as successors in case something were to happen. Also, owners may have specific instructions about their wishes for employees or other people involved with the business.

**Philanthropic goals.** Many people use estate planning in order to ensure that their philanthropic goals are carried out after death. This includes things like financial donations to existing institutions, the creation of a nonprofit or other actions designed to help a particular cause. I have had clients who want to leave their residences to their church, which is legal but must be placed in writing. It may also refer to the legacy they leave behind, such as naming a certain university endowment or building in honor of themselves. They may also want to leave money to provide scholarships to students.

**Life stage.** One of the primary reasons to begin estate planning is transitioning into a new life stage. For example, upon getting married or having children, people may feel the need to ensure that others will be able to handle any responsibilities and take care of family members if something were to happen. As such, estate planning can represent a significant step toward adulthood. Also, individuals may feel that it is time to begin preparing for their own deaths, especially as they are getting older.



**Preparation for becoming incapacitated:** A person may worry that circumstances will happen where he or she won't be capable of making decisions (like after a car accident). Being prepared can help to alleviate some of this anxiety. Furthermore, if a person has a serious chronic or terminal illness (such as ALS) that is likely to worsen over time, it may be beneficial to have financial and legal arrangements in place as soon as possible.

**Special circumstances:** Blended families and the special needs of some family members are unique circumstances that may have an impact on decisions relating to estate planning.

In the case of blended families, estate planning can be more complicated. When people who were previously married get remarried, they may want to leave specific instructions about what should happen with property or possessions from their previous spouses. Or, there may be instructions about what stepchildren receive and what biological children receive from each parent. Also, children with special needs require certain legal considerations because of the additional care that is often required. For example, disabled children may need someone to step in and make decisions on their behalf once the parents are gone. This person is often called a guardian or conservator and can be appointed by the court.

The PBA benefit for active members includes:

- a last will and testament
- a power of attorney
- a durable power of attorney for healthcare
- a HIPPA release
- a living will.

Don't miss this opportunity to address something that will only become a bigger problem down the line. We are here to help. Please remember to reach out to the PBA by calling 561-689-3745 and taking advantage of the Estate Planning Benefit. Stop by to pick up an Estate Planning Booklet.

*Attorney Kevin Drummond handles life planning for the Palm Beach County PBA. He founded the Blue Line Law Firm in April 2019. Prior to that, he worked at the Florida Department of Law Enforcement, which included tenure in the Division of Capitol Police in Tallahassee, Florida from 2005 until 2007. He also served as the Compliance Review Trooper Investigator at Florida Highway Patrol until 2012. In 2018 thru 2019, Mr. Drummond worked at the Palm Beach Shores Police Department in various roles, including police officer, accreditation manager and legal advisor. He has also taught as a police legal instructor at Palm Beach State College. You can reach Kevin by calling 888-688-0765 or texting LAWHELP to 31996 for a free consultation to address any concerns you have. You can also reach out to us by visiting us at [www.tbllf.com](http://www.tbllf.com).*



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# Are mutual funds right for my portfolio?



STEVE  
OLSON

The Investment Company Act of 1940 created mutual funds, which pool client capital to invest in companies through stocks and/or bonds. Individual investors own shares of the mutual fund instead of the underlying shares that the fund owns. Mutual funds allow investors to have broad diversification without having to select individual positions themselves. Mutual funds have some pitfalls, though:

## No transparency

Mutual funds do not have to disclose their daily, weekly or monthly trades to the public. The underlying holdings are only disclosed once a quarter, and the fund has up to 60 days after the quarter end to disclose this information. Investors in the mutual fund technically do not know what exactly they are buying or redeeming.

## Can be expensive

Mutual funds are managed by professionals, and each fund's "expense ratio" is the fee you pay the fund company to manage their mutual fund for you. According to research conducted by the Investment Company Institute, the average expense ratio for equity mutual funds was 1.16 percent in 2020, and the average was 0.86 percent for bond mutual funds. If you are paying a financial advisor a fee to manage your money and they invest your money into mutual funds, you are getting hit with a second layer of fees.

## Limited trading availability

Mutual funds are redeemed at their net asset value (NAV) at 4 p.m. EST every day that the stock market is open. You cannot buy or sell mutual funds midday. This can be particularly concerning in highly volatile markets if you need access to your capital — you don't know the price at which you are selling and the value that you will receive until the end of the day.

## Not tax efficient

With mutual funds, you don't have much control over when or if you pay taxes. When an investor sells shares of the mutual fund, the fund company potentially has to sell some of the underlying holdings (stocks/bonds) to supply the investor with their requested cash. The fund manager, not you, decides which of its investments will be sold and when. If sales during the year result in an overall gain for the fund, you'll receive a taxable dividend distribution (assuming you hold the shares in an after-tax account), whether you want it or not. To combat this, some mutual funds hold a larger portion of cash to make redemptions easier, but the larger cash holding drags down fund performance in a bull market.

In fact, you can wind up owing taxes even though your fund shares have declined in value, if the fund sells shares that appreciated during the fund's holding period but the fund's overall value went down after you bought in.

Of course, the unwanted taxable distribution problem is of less concern with index funds and tax-efficient funds. For the most part, index funds buy and hold, which tends to minimize taxable distributions. Tax-efficient funds also lean towards a buy-and-hold philosophy, and when they do sell securities for gains, they try to offset the gains by selling some losers in the same year. This approach also minimizes taxable distributions.

In contrast, funds that actively churn their stock portfolios will usually generate hefty annual distributions in a rising market. Distributions that arise from short-term gains are taxed at your regular federal rate, which can be as high as 37 percent, assuming no retroactive tax rate hike. In addition, you may owe the 3.8 percent net investment income tax (NIIT) if you're a single tax filer earning more than \$200,000 per year or a married tax filer earning more

than \$250,000 per year. You may also owe state income tax, depending on where you live. On the other hand, funds that generally buy and hold stocks for more than one year will pass out distributions that are mainly taxed at no more than the 20 percent capital gains tax rate, assuming no tax rate hike, although the 3.8 percent NIIT and state income tax can increase the tax bite considerably.

Starting in 2022, the proposed Biden tax plan would raise the top federal income tax rate on net short-term capital gains recognized by individuals, including those from mutual fund distributions, back to 39.6 percent, the top rate that was in effect before the Tax Cuts and Jobs Act lowered it to the current 37 percent. This proposed rate increase would affect singles with taxable income above \$452,700, married joint-filing couples with taxable income above \$509,300 and heads of households with taxable income above \$481,000. After tacking on the 3.8 percent NIIT, the maximum effective rate would be 43.4 percent (39.6 percent + 3.8 percent) versus the current maximum effective rate of 40.8 percent (37 percent + 3.8 percent).

The proposed rate increase would only apply to taxpayers with adjusted gross income (AGI) above \$1 million, or above \$500,000 if you use married filing separate status. You would be subject to the higher maximum rate only to the extent your AGI exceeds the applicable threshold.

Assuming you don't want to pay higher taxes and are investing via a taxable brokerage account, you should look at what kind of after-tax returns various funds have been earning. Use those figures when choosing between competing funds.

Thankfully, the SEC requires mutual funds to disclose both pre-tax and after-tax rates of return information. In figuring after-tax returns, short-term gains distributed by the fund are assumed to be taxed at the highest federal ordinary income rate (currently 37 percent). Long-term capital gain distributions and long-term gains from selling fund shares are assumed to be taxed at 20 percent, for now. The same methodology must be used to compute any after-tax return information presented in advertisements and sales literature. This SEC rule makes it easier for investors to make informed comparisons of fund performance data.

## What is an alternative?

If you want to invest in a fund to provide broad diversification without the pitfalls mentioned above, consider looking into exchange traded funds (ETFs). An ETF combats the above-mentioned pitfalls of a mutual fund by:

- being transparent — daily disclosure of holdings
- having an average expense ratio of only 0.20 percent
- trading intra-day on their respective exchange like a stock
- being much more tax-efficient (if you sell your shares of an ETF the fund does not have to sell their underlying holdings, they instead sell your shares that you sold to another buyer which does not create a tax liability for all holders of the ETF). With this being said, ETFs do not need to hold the same cash position that mutual funds do, which allows for better fund performance in bull markets.

## Are mutual funds or ETFs right for my portfolio?

There's no one answer for everyone. The best course of action would be to consult with a comprehensive financial planner to help you determine if they are the right fit for your portfolio and your retirement strategy.

*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.*



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# Members Only Section

Celebrating PBCPBA members and the way they serve every day



## PBSO members donate thousands of diapers to families in need

Palm Beach County Sheriff's Office (PBCSO) is no stranger to diapers. After partnering for more than two years with the Diaper Bank, a nonprofit with the sole mission of delivering diapers to children in need, members volunteered their time to help bring thousands of diapers to families in the community.

On Jan. 24, PBA member Roy Gonzalez joined numerous volunteers to load more than 96,000 diapers onto trucks and school buses to be delivered around South Florida.

It was his third time volunteering, and the joy it brought him was even greater than before.

"[Volunteering is] something we probably forget about later on in life as you start working," Gonzalez remarked. "And I remember when I was in high school and college volunteering a lot of my time. And then when you start working, you kind of forget about it. And I think this is that reminder in your heart that it's good to give that time, that you're not getting paid for this. This is on your own time, and it feels good."

As Gonzalez loaded boxes of diapers onto pallets, he was assisted by a 9-year-old volunteer who held a checklist of items for him. They worked together from 8:30 a.m. to noon. Gonzalez welcomed the opportunity to give back to the community.

"We're kind of just the helping hands and muscles to assist them, because it's a lot of diapers," Gonzalez explained. "It's definitely a good feeling just to be able to volunteer my time for it. It's a short period of time to volunteer. But people really do need so many diapers, and I would say that organization does such a huge work."

Through the relationship that PBCSO has built with the Diaper

Bank, which was first initiated by Deputy Kenneth Torrence in 2019, members have seen the incredible impact that delivering diapers has made on the community.

During the height of COVID, PBCSO members took time to kindle relationships with families in need in the community. As they delivered food door to door, they realized that families with children may need diapers as well. And they didn't hesitate to not only deliver them on behalf of the Diaper Bank, but also to give the families resources to use.

"As we noticed these folks in our community, we were able to put [boxes of diapers] in our police vehicles, our sheriff patrol cars, and take them to them and deliver them hands-on," Sergeant Matt DeJoy described. "Like, 'Here you go. Here's this resource that you couldn't get to.' And that's what the sheriff's office was really doing, and the deputies, they were finding people in need and taking the resource to them instead of them having to go find it."

DeJoy found the community extremely receptive, and delivering diapers is just another way to help the community that PBCSO seeks to protect every day.

Gonzalez reflected that delivering something as simple as diapers has a way of reminding you of what community policing is all about.

"You have the moms that are there giving their time. Their kids are out there and they're having fun and everybody's having fun," Gonzalez added. "And I think that's one of the cool things, too. And you forget about those things, I think, as you get older, too. So I think it kind of brings a life into you, like a new life."



# Members join the fight against human trafficking

In January, for National Human Trafficking Prevention Month, PBCPBA members participated in various events to raise awareness about the ongoing fight against human trafficking.

Here are several ways Boynton Beach and PBSO raised awareness:



During a Walk to End Human Trafficking event on Jan. 22, detectives of the Boynton Beach Special Victims Unit joined members of the community to raise awareness.



In honor of Human Trafficking Awareness Day on Jan. 11, members of the Palm Beach County Human Trafficking Taskforce joined the Red Sand Project. They poured red sand in the sidewalk cracks to display how many people are vulnerable to exploitation.



On Jan. 18, PBSO officers participated in the Ride for Hope 2022, a four-day ride from Jacksonville to Palm Beach Gardens, to raise awareness of the fight to ending human trafficking.

## MCSO deputies rescue family after boat capsizes

A family of three's fishing trip near Peck Lake Reef turned into chaos when their boat was hit by a large wave, causing it to capsize in the St. Lucie Inlet on Jan. 6.

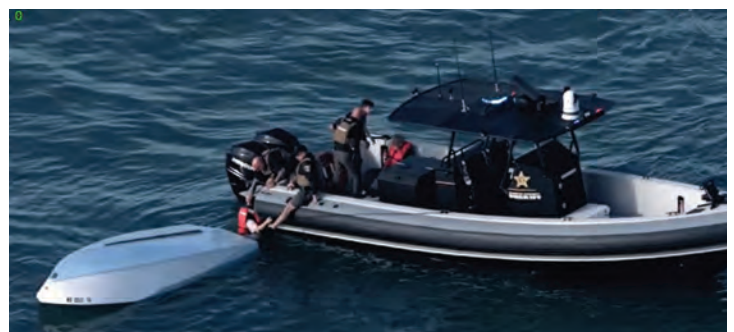
The family, wearing life vests, quickly clung onto the capsized vessel. They were a half mile offshore.

Fortunately, they owned a personal locator beacon, giving detectives of the Martin County Sheriff's Office the ability to immediately nail down their coordinates. MCSO aviation and marine units rushed to the ocean in search of the family.

MCSO Marine Sergeant Dave Rosko, Marine Deputies Michael Joseph and Pete Peterson, Detective Garret Lott, Deputy Matt Fritchie, MCSO Pilot Clint Blankenship and Tactical Flight Officer Deputy Ed Stagmiller worked together to handle the water rescue efficiently and effectively.

Deputies drove their boat as close to the family's capsized boat as possible. One by one, the victims let go of the overturned boat and reached out their arms to hold on to the deputies while being lifted to safety.

Through their swift coordination and a sprinkle of luck from technology, deputies were able to rescue all three family members. Drone footage showed a deputy laying a blanket over the family for warmth.





# Boynton Beach welcomes new K-9

Boynton Beach Detective Rachel Moccia would describe herself as a crazy cat lady. As an animal lover, she often stops on the side of the road while on duty to feed stray cats. So when a special victim's unit and K-9 handler position opened up, she knew it would be an amazing next step in her career.

"It was the best of both worlds," Moccia described. "And I put in and I interviewed, and very fortunately I was blessed with the position. And it's been amazing, every part of this journey."

Moccia first met K-9 Elliott in October 2021 after he was surrendered by an elderly couple to Brevard County Sheriff's Office. Right away, Elliott was recognized for his sweet, kind nature and was enrolled in the Paws and Stripes Academy, a therapy program.

After a weeklong training course, Elliott passed with flying colors. Moccia and K-9 Elliott graduated on Dec. 17 and began working together on Jan. 3, 2022.

K-9 Elliott was introduced to Palm Beach on Jan. 26 during his first television appearance. And Detective Moccia couldn't have been prouder to share his story.

"We wanted to get the community to see who we are and what we do, explain that Elliott is here for any of the crimes, any kind of traumatic event, and especially for kids," Moccia explained. "We've used him for child victims of sex crimes because he helps reduce anxiety and increase communication between the interviewer and the child. And that's the biggest impact that these dogs make, if they immediately open up that line of communication between the child and whoever's interviewing."

During his first week on the job, K-9 Elliott located a child victim of a sex crime and brought a calming presence during the interview, resulting in an arrest.

"I've heard about this program, but actually meeting Elliott and working with him and seeing the difference that he makes with children, it's amazing," Moccia reflected. "And it really is a huge game changer, and I know that he's got a lot more good to do."

To continue making their presence known, Detective Moccia and K-9 Elliott have visited multiple elementary schools and attended community events.

On Jan. 27, they visited Galaxy E3 Elementary School, where they were met with huge smiles and a warm welcome.



"We kind of just wanted to put a name and face with the kids regarding myself and Elliott, just in case they ever encounter him in the future," Moccia remarked. "And I wanted to explain to the kids his purpose, who I am, what we do, just in case any of those children are ever the victim of a crime in the future."

On Jan. 30, they made an appearance at the Schoolhouse Children's Museum Princess and Superhero Day event as an introduction to the city for the first time.

"It was officially our first appearance at a community event, so we got to hang out, eat good food, meet a lot of people," Moccia described. "And I just conveyed what Elliott does to everybody that we spoke with."



Although they have only been working together for a few weeks, Detective Moccia and K-9 Elliott have already made a difference in the lives of those around them, from children to the community. And Moccia looks forward to seeing the impact of K-9 Elliott's special work.

"I became a police officer because I really wanted to make a difference, and I've always wanted to get into investigations," Moccia added. "So having this opportunity, combined with working with a K9 that makes such a difference, especially with children, is something I can't explain. It's a really good feeling and I love going to work every day."



# Delray Beach members enjoy day by the beach with volleyball and a BBQ

On Jan. 24, Delray Beach members gathered at the beach to play against one another in six different teams in a game of volleyball. They enjoyed delicious barbecue along with great company and camaraderie.



## Delray Beach officers honor MLK Day of Service



In honor of MLK Day of Service on Jan. 15, officers of the DBPD Community Policing Unit helped paint a house and complete other home improvement projects in the community with Habitat for Humanity South Beach Palm County.

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# MCSO deputies receive some love from the community

The community confirmed its rousing support for Martin County Sheriff's Office deputies on Jan. 26 with tributes from faith-based organizations as well as students.

Chief Deputy John Budensiek accepted a poster titled "Praying for our real-life heroes," filled with inspirational messages and words including "strong," "brave" and "peace," from Ascent Church members on Jan. 26. Sara Roby, who runs the women's ministry, and Natasha Alsup, who oversees the youth ministry, dropped off the poster along with gift cards for officers to purchase coffee.

Deputies also received colorful handmade cards with messages of support from students at Apple Tree Academy. Students put their sentiments into beautiful artwork for deputies to feel appreciated.



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# Palm Beach Gardens members give lesson on public safety

Children and their families once again learned how to remain vigilant and protect themselves at the annual Palm Beach Gardens Police and Fire Public Safety Day at The Gardens North County District Park on Jan. 15.

Public Safety Day is a three-hour event starting at 10 a.m. with live demonstrations from the Palm Beach Gardens PD, including the SWAT unit, which presents an obstacle course, and the K-9 unit. Jeneve Labossiere, a sergeant with the Community Involvement Unit of PBGPD, worked with the fire department to get different agencies to participate in the event.

"It's only three hours, but you learn a lot within those three hours," she explained. "We can actually show the public all the stuff that police officers and firefighters do."

Aside from watching demonstrations by PBGPD, children and families also had the chance to visit the CSI Experience, the Fish and Wildlife booth and the Bush and Wildlife booth. The Palm Beach County Sheriff's Office Eagles even performed a flyover and landed in the soccer fields for children to tour the helicopter.

Residents viewed the police and fire demonstrations while enjoying music from a live DJ and delicious meals from Little Moir's Food Truck, Meathead's BBQ, OMG (Ordinary Meats Gourmet) That's Good and Tropical Sno.



While Labossiere believes a mix of fun and awareness is the perfect cocktail for a successful Public Safety Day, she stressed that the most prominent reason for the event is to interact and reconnect with residents.

"Everyone went through some hard times in the last two years, and sometimes you can lose that connection with the community," she shared. "This reminds them that we're not just there for the bad times, but we're here for good times as well."



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With Love,  
Skylar Bailey



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*-Tanya*

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Kaz,

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To All Members

February 9, 2022 (Via U.S. Mail)

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