

THE VOICE OF LAW ENFORCEMENT

Representing those brave enough, strong enough, and proud enough to wear the badge

JANUARY/FEBRUARY 2021

SHOTS FIRE

What happens when a law enforcement officer is shot

IE DO NOT CROSS POLICE LINE





info@capitalbenefitsinc.com

973 808-2626

Life Insurance (Guaranteed Issue)
Accident / Critical Illness / Cancer Insurance
Home & Auto
Retirement Planning / Investment Strategies
Long Term Care
College Funding (529 Plans)
457(b) Deferred Compensation Plans



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. 888.353.6152

CALL **24/7**

100% CONFIDENTIAL FHEHealth.com







O



IN THIS ISSUE OF THE HEAT

COVER STORY



Shooter Scenarios

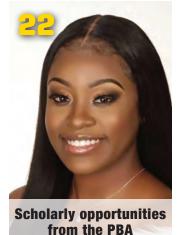
The piercing, burning sensation. The feeling of thinking this might be it. The lingering pain. The rise from the fall. The stories of officers who are shot on the job are nothing short of amazing and inspiring. Two South Florida PBA directors share their accounts that illustrate their resilience, their desire to carry on no matter what it takes and how they will not be deterred to fulfill their dreams. And they offer some words of wisdom for any officer who might ever take a bullet.

MESSAGES FROM THE PBA

The Pres Says	Page 5
From the Desk of the Executive VP	Page 6
Message from the VP	Page 8
The Dish from Ish	Page 9

Corrections Corner	Page	10
PBA Legal Corner	Page	12
RPOC News	Page	14
POAT News	Page	14
State PBA Report	Page	15

INSIDE STORIES







The McVay Way: Remembering a fallen brother



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

MITCHELL KRUGEL

Publisher/Editor mitch@PBAHeatMagazine.com

DEANNA HUNTER

Director of Operations dee@PBAHeatMagazine.com

GINA CROTCHFELT

Art Director gina@PBAHeatMagazine.com

KAREN JENKINS

Staff Writer

karen@PBAHeatMagazine.com

ROSEMARY AN

Staff writer

rosemary@PBAHeatMagazine.com

ANA DIRKSEN

Account Executive ana@PBAHeatMagazine.com

KIMBERLY FLYNN **REBECCA HUTCHINSON LAUREN PURCELL**

Copy Editors

KELLY CHARTOFILLIS

Office Manager kelly@PBAHeatMagazine.com

NIZAM "ISH" ISHMAEL

PBA Editor ish@sflpba.org

VOLUME 39, NO. 1

The Heat is a bi-monthly publication dedicated to law enforcement and criminal justice professionals operating in Miami-Dade County, Monroe County and throughout the State of Florida. ©2020 KRURAPP COM-MUNICATIONS, INC. Reproduction of any part of this Magazine without express written permission is prohibited. Address subscription inquiries and address changes to subs@PBAHeatMagazine.com. Reader comments and editorial submissions are welcome, but neither the Publisher (Krurapp Communications, Inc.) nor the South Florida Police Benevolent Association assume any responsibility for the return of unsolicited material. The Publisher manages and controls all advertisement relationships and ultimately retains the right to accept or reject any advertisement. The acceptance of advertisements by the South Florida Police Benevolent Association does not constitute an endorsement of the products or services advertised. The Publisher and the South Florida Police Benevolent Association, nor any of their officers and/ or employees, make any warranty, express or implied, including the warranties of merchantability and fitness for a particular purpose, or assume any legal liability or responsibility for the accuracy, completeness, or usefulness of any information, apparatus, product, or process included in any written or submitted content or in any advertisement. The views and opinions of any advertiser or third-party article contributor do not necessarily state or reflect those of either the Publisher (Krurapp Communications, Inc.) or the South Florida Police Benevolent Association and are not used for advertising or product endorsement purposes. The publishers and/or the South Florida Police Benevolent Association assume no financial responsibility for errors in advertisements.

THE PRES SAYS

The state of our union



STAHL

South Florida PBA members: As I write this, we continue to face the silent killer, a sector of the public and the media perpetuating an anti-police rhetoric and the threat of defunding and other extreme police reform. Yet the state of our union has never been stronger.

I think we are more than ready for the transition to the new presidential administration. It's going to be a wait and see. But there have been, at least, some allegations that they want to make police reform changes. We must stay in front of it so we can guide the ship through these uncertain waters.

We are in a good position to do so. We have a good relationship with Senator Marco Rubio. And our local Congress that we just elected all ran on a platform of making sure that public safety is at the forefront and that no cuts to public

safety should happen.

Everybody seems to be on the same page. We came out of really an incredible last year when there was just so much anti-police rhetoric and talk of defunding. And right now we're seeing that, more than ever, you need to have an increase of public safety.

You're seeing the violence throughout Miami-Dade County. You're seeing shootings at an all-time high. It's a mess. And if somebody doesn't open their eyes and realize that if you keep handcuffing law enforcement, the bad guys are going to win. And that's what you're seeing throughout our county. By September of last year, we hit a record high in shootings and the vear wasn't even over with.

But I just sat through a Zoom conference with 23 local pastors, predominantly from the African American community, representatives from the state's attorney's office and the mayor. And one of the talking points was police reform.

One of the things that I brought to their attention was the need to put at least the same amount of effort into engaging the community. And I emphasized that we're going to need the help from the pastors, community leaders the state attorney's office. We must identify where this problem is coming from and how we fix it. And we must fix it as a group.

We received a positive response. All the pastors said they support the police. I believe we had 28 speakers on the call, and of the 28, nobody identified any issues here in Miami-Dade County as a problem. Five of them mentioned the George Floyd incident.

Here in Miami it seems they're trying to readdress what's happening across the country. I said maybe it's time that we take what we're doing here in this county on the road. And show others how part of our training in the academy is about handling critical incidents, how we deal with the situation by trying to de-escalate.

It's working here. The number of police-involved shootings have dropped dramatically since that training has taken place.

We have also made use of the tools to de-escalate. When you take tools out of the toolbox, you leave an officer one option. It's just a gun. It's to shoot. That's why we've been issued batons. We have tasers. We're trying to use other tools to de-escalate so we don't have to go to

You hear talk about how certifying officers will lead to more de-escalation. And decertification will prevent use of deadly force. But police departments in Florida are certified through the state of Florida and many additionally through the Commission on Accreditation for Law Enforcement Agencies (CALEA), which was created in 1979 as a credentialing authority through the joint efforts of law enforcement's major executive associations.

One of the big things CALEA focuses in on is training. Every one of those pastors agreed that training must be at the forefront.

I go back to Minnesota, where you had the Floyd incident take place. They have more than 600 police departments. Not one of their departments are certified. That's alarming. So to say what's going on in Minnesota is happening here in Miami is just not true. What you saw around the country, the total civil unrest in New York, Chicago, Portland, Seattle - you didn't see it here.

Not that they didn't try to start it here. We stopped it. We de-escalated it. We came out with bikes, moved people back and got them out of those areas. And that's why you had elected officials here - I want to say most who were just recently elected - all ran on a platform of supporting the police and making sure that we have the equipment and tools we need. And we



SOUTH FLORIDA PBA

EXECUTIVE BOARD

STEADMAN STAHL

President

JOHN JENKINS

Executive Vice President

DAVID GREENWELL

Vice President

MARYANN STAHL

Secretary

NIZAM "ISH" ISHMAEL

Treasurer

ROBERT DAVIS

Sergeant-at-Arms

AL LOPEZ

Chaplain

PETER NEWMAN

Chaplain Emeritus

DIRECTORS

Victor Abbondandolo

Nubia Azrak

Mike Clifton

Marcos De Rosa

James Dixon

Alejandro Dominguez

Deborah Fleites

Eduardo Gaitan

Christopher Hodges

Jorge Interian

Alex Munoz

Robin Pinkard

Anthony Rodriguez

John Saavedra

Alberto Seda

Brett Underhill Jennifer Valdes

Joel Valdes

Jody Wriaht

REPRESENTATIVES

Mitzie Brown

Angela Carter

Alkibiades Dodge

Marjorie Eloi

Ronald Feria

Sean Gordon

Darryl Hall

Ronnie Hufnagel

Mario Knapp

Jermaine Lawson

Lisa Nesbitt-Bell

Frank Paion

Bert Perez

Angel Posada

Julio "JP" Priede

Chris Rodriquez

Richard "Smitty" Smith

Your 2021 challenge: Hold our politicians accountable



JOHN A. **JENKINS EXECUTIVE** VICE **PRESIDENT**

Happy New Year! I hope everyone was able to have an enjoyable and festive holiday celebration even though we are still under COVID-19 watch and protocols. If you were able to go these past 11 months without catching the virus, then stay vigilant and continue doing what you did to protect family, friends and coworkers. In my opinion, this virus will be around for another year and will not be controlled until mid-2022, especially since we have so many unknowns and many people have expressed not being interested in receiving the vaccination.

Now that 2021 is finally here, I challenge everyone to become more involved and knowledge-

able about everything happening within your organizations and the politicians who represent the areas where you live and work. National, state and local politics play a huge part in our members' futures, benefits, salaries, insurance, retirement,

Many elected officials make false promises or pretend to be

friends, and instead of taking someone else's word for it, you need to take the time to do your homework and make the decisions that are best for your family and livelihood. Start holding them accountable. Write your representatives and state and local officials; believe me, letters received, good or bad, are taken into consideration, especially when we do it collectively and in large numbers. Therefore, many groups and organizations show up to these meetings in numbers, to either show support or show how many are against. Go to county and municipal meetings and see who truly stands with you, who makes decisions in the best interests of our members and the community, who really puts public safety first.

The fate of law enforcement and the safety of our communities rest in the hands of our politicians. Wake up! Do not let your voice go unheard in 2021 and future elections.

Say deuces to 2020 and welcome to 2021, and let this month set the tone for how you live the rest of your year. As always, if you have any questions, concerns or developing issues, or just need to vent, please do not hesitate to contact me at 305-593-0044 or via email at jenkins@sflpba.org.

STAHL CONTINUED FROM PAGE 5

hope that's going to be the standard as we go forward.

I think we can expect that with the new Miami-Dade Mayor Daniella Cava. I've met with her, and she has said she's committed to supporting the police and to continue with the training. I have no reason to believe that she's not going to keep up that commitment because one of the things that the last mayor did on his way out was not only put the same funding in the police, but he increased it by \$5 million. And we must make sure they maintain that and increase it.

I believe we have a seat at the table with the mayor, and not just the mayor, but with other elected officials. We're seeing it from a lot of the cities that we represent. We've just settled two or three contracts with a couple of our cities that have made public safety a top priority.

We must make sure that the officers' rights and benefits are protected. And that's my commitment this year. I want the PBA to continue to be the voice of all law enforcement and make sure that we have a seat at the table. And that we don't become the sacrificial lambs for a society that's obviously going through a change.

I know that we have a lot of uncertainty with the COVID vaccine. I think right here with the Miami-Dade Police Department, there was a survey of more than 3,100 sworn personnel and only 424 were willing to take it.

I hope those numbers of people willing to take it increase. I'm guessing in the next couple of months, as more people get it, as you see that there's not the side effects, they will.

With all of the above, our commitment will be to stay in the game. We're working with the National Association of Police Organizations (NAPO) to make sure on a national level our voice is being heard. We are working with the Florida State PBA to make sure it's being heard on statewide issues. And in Miami-Dade County, where we're working with all our local officials.

You must stay in the game. You can stay on the sidelines and yell and bitch, or you can get off the sidelines, get on the field and be part of the change. The PBA is on the field and we're going to be in the game.

When I go into departments we represent, I see we are in the game. We are very much engaged with the community. We have neighborhood resource officers who are engaging with kids. It's become a little bit more difficult because of COVID, but we've refocused some of those programs to make sure people are following the protocols and wearing masks.

Maybe there is a reason you're seeing an uptick with violence with kids in the community is because we've had to leave. And that's when you see groups that seem to want to attack law enforcement. I just don't see them engaging the community other than educating an agenda that's not necessarily what we have been educating.

I don't want to become them. I don't want to become the one that looks for the negative. I think there's good in people. I think there's good in situations. It's so positive when you hear, "Thank you for fighting for us." We must be positive, and we must go forward.

If we let the negative rhetoric overcome us and we get no hope, that's not what we're about. We're going to stay positive and stay focused and keep fighting for our members' rights, that their voices be heard and the proper funding, respect and relationships with the community.

Stav safe, my friends.

Steadman Stahl, President steadman@sflpba.org

THE ORIGINAL NO LENDER FEE LOAN

SOUTH FLORIDA POLICE BENEVOLENT ASSOCIATION



PREFERRED HOME LOAN PROGRAM



SERVING ACTIVE, RETIRED AND FAMILY MEMBERS

EXCLUSIVE SAVINGS OFFERED BY CONTACTING THE DEPARTMENT BELOW

833.724.8700



union@myccmortgage.com

41 Pinelawn Road, Suite GL-2 | Melville, NY 11747 | NMLS3029 NMLS1681501

All loans subject to underwriting approval. Certain restrictions apply. Call for details. CrossCountry Mortgage, LLC. NMLS3029 (www. nmlsconsumeraccess.org) CrossCountry Mortgage, LLC is an FHA Approved Lending Institution and is not acting on behalf of or at the direction of HUD/FHA or the Federal government. Subject property and borrower income and credit must qualify to USDA guidelines. Certificate of Eligibility required for VA loans. Licensed Mortgage Banker – New York State Banking Department. Terms and conditions: This is not a commitment to lend. All loans subject to program guidelines and underwriting approval. Loan program terms and conditions are subject to change without notice. Available for first lien mortgage purchase money loans or refinance loans only, subject to certain minimum loan amounts. Discounts will be applied at closing as a lender credit up to a maximum of \$2,198, limitations may apply. Borrower cannot receive cash at closing. Only one offer per loan transaction will be accepted. No cash value. Available only on loans originated by CrossCountry Mortgage, LLC. Borrower must mention the program at the time of application. CrossCountry Mortgage, LLC has the right to accept, decline, or limit the use of any discount or offer. Copyright® 2020 CrossCountry Mortgage, LLC.

Paying tribute to officers who gave their lives



Happy new year!

I hope everyone had a safe, healthy and happy holiday season with their loved ones and friends. Hopefully, it was a welcome relief from the difficulties of last year, when - on top of the fact that officers all over the U.S. were under siege, many times being unjustifiably demonized by anti-police politicians and media and often targeted, ambushed and murdered for no reason - we were dealing with the COVID-19 pandemic.

In this article, I would like to pay tribute to the 304 law enforcement officers who died in the line of duty during 2020. Of those 304 officers, which

was a record number, 45 were killed by guns, 47 in traffic crashes and 186 died of COVID-19. Four times as many officers died of COVID than were killed by gunfire. This should serve as a reminder of how serious and deadly this virus is. But things are changing. They know a lot more now than they did a year ago, and they are starting to utilize the vaccines, which were developed in record time. However, now is not the time to let down your guard. It is important to stay diligent. Officers should continue to take extra precautions to protect themselves, the civilians they are assisting, their coworkers and their loved ones. For up-to-date information on COVID-19, go to www.cdc.gov.

If we had not had COVID last year, then the No. 1 killer would again have been car crashes. If you have attended any of the classes that I am honored to teach, then you know that I always stress that driving is one of the most dangerous things that you will ever do. So pay attention while you are driving, and remember, the faster you choose to go, the faster the event will happen, the less time you will have to react and the worse the crash will be. Everything works against you when you speed.

If you have any questions or concerns, please do not hesitate to contact me at 305-593-0044 or greenwell@sflpba.org.



This elderly gentleman (fourth from left) was robbed in his driveway after returning home from the bank. This squad from Kendall took up a collection and gave him a generous donation to help him.



Congratulations to Corrections Sergeant Dave Austin on his retirement after 27 years.



Congratulations to Sergeant Ully Rodriguez on his retirement after



Congratulations to Officer Yolanda Everett on her retirement after 33 years.



Congratulations to Officer Scotty Bryant on his retirement after 39 years.

Are you thinking about getting the COVID-19 vaccine?



CAPTAIN NIZAM "ISH" ISHMAEL **TREASURER**

In the absence of any federal or state legislation mandating that law enforcement professionals get vaccinated, agency/department heads in states with collective bargaining are required to satisfy several labor law requirements before implementing a rule that some or all members of their department be vaccinated. Even where new legislation is enacted, states with collective bargaining usually require a certain level of union consultation, where time allows, except in emergencies. The general rule is that matters involving wages, hours and conditions of employment are mandatory subjects of bargaining. In that case,

management must provide the PBA with notice and the requirement to bargain over any proposed new rule or change in working conditions that involves or impacts a mandatory subject of bargaining.

Any time spent being vaccinated is presumably work hours and covered by the Fair Labor Standards Act (FLSA). Should a law enforcement officer suffer a reaction and become too sick to work, this would then qualify for sick leave under workers' compensation.

Skepticism outweighs confidence in the vaccine

At the Miami-Dade Police Department (MDPD), there are

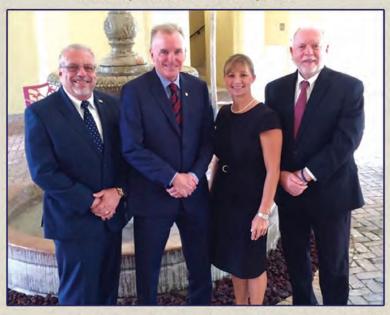
currently 3,104 sworn and 1,458 non-sworn personnel. MDPD is the largest local law enforcement department in the southeastern United States and one of the ten largest in the nation. Out of the 3,104 sworn, 424 said yes to taking the vaccine, which equates to 13.6 percent. Out of the 1,458 non-sworn, 513 said yes to the vaccine, which equates to 35.1 percent. Departmentwide for MDPD, 20.5 percent will be vaccinated for COVID-19. The remaining 79.5 percent said they weren't interested or were undecided.

The surveys did not give an option to elaborate on why MDPD personnel answered the way they did. I personally have spoken to many of our PBA members and heard several reasons from them that are in line with the segment of the public that remains hesitant about the vaccines. The two main concerns were over the potential side effects and the speed with which the vaccines were developed. Many elaborated that the politicization of and misinformation about the virus and the vaccine also likely played roles in their decisions.

Whichever way you have decided, and to all the law enforcement officers that will have to make this decision, take the time to educate yourself and make an informed decision. Wishing you and your loved ones peace, health, happiness and prosperity in 2021. Please feel free to contact me at ish@sflpba.org or 305-593-0044.

PBA'S ASSOCIATE PERSONAL INJURY COUNSEL

Martin, Lister & Alvarez, PLC



Specializing in serious personal injury matters, product liability, medical malpractice & wrongful death

*Timothy M. Martin

- Florida Bar Board Certified Civil Trial Lawyer
- National Board of Trial Advocacy Civil Trial Specialist
 - Supreme Court Certified Circuit Civil Mediator • AV Rated Martindale- Hubbell
 - Former MDPD Homicide Detective

 - Florida Super Lawyers
 - Adjunct Law Professor

Tamatha S. Alvarez

- Florida Bar Board Certified Civil Trial Lawyer
- National Board of Trial Advocacy Civil Trial Specialist
- Former Assistant City Attorney, Hollywood, Florida
 - **AV Rated Martindale- Hubbell Adjunct Law Professor**

David P. Lister

- Million Dollar Advocates Forum
- **AV Rated Martindale- Hubbell**
 - **American Bar Association**
 - U.S. District Court
- **Dade County Trial Lawyers Association**
- Association of Florida Trial Lawyers
 - Florida Legal Elite

1655 N. Commerce Parkway, Suite 102, Weston, FL 33326 PHONE 954.659.9322

FAX 954.659.9909 www.lawmla.com

*Admitted: New York-Tennessee

For a complete listing of our firm's credentials, please visit us at www.lawmla.com

The hiring of a lawyer is an important decision that should not be based solely on advertisements. Before you decide, ask us to send you free written information about our qualifications and experience.

Unwavering dedication, both on duty and off



LIEUTENANT JERMAINE LAWSON

Here we are again at the beginning of another new year. As is the custom, let me offer you my best wishes for a safe and happy new year. Each year brings new beginnings and an opportunity to start fresh. I am certain that 2021 will bring both departments (Monroe County and Miami-Dade County) many opportunities to build upon their success and improve areas of need. I want to say a big thank you to everyone for their exceptional hard work last year. Your professional conduct, day in and day out, is commendable and does not go unnoticed by those you serve.

Even in challenging and sometimes divisive times, you all served with a steady purpose of duty that is unwavering. Each year has its defining moments, but fingers crossed, this year will not be anything like 2020. The effects of the global pandemic, civil unrest and reduced staffing have and will continue to put undue pressure and strain on the profession for the foreseeable future. Over the last several years, we have seen a trend of more officer deaths by suicide than in any other line of duty, and we need to collectively work to make sure this trend does not continue.

The great majority of law enforcement officers are reliable, dedicated people who recognize right from wrong. They also recognize that their law enforcement training, experience and knowledge provide them with unique skills and abilities to function successfully in confrontations while on duty. Handling those confrontational incidents is part of their job, and most officers have been exposed to the risks and consequences of on-duty incidents.

This same training, experience, knowledge and dedication flow into off-duty incidents. While off duty, officers may encounter situations that cry out for some type of law enforcement response. I have a story about one of many who have gone above and beyond the call of duty.

Officer Llerena has been a member of Miami-Dade Corrections and Rehabilitation for 11 years, and time and time again, he shows how he never hesitates to help others, whether it is on duty or off. On a quiet Sunday evening in December of last year, Officer Llerena and his family were returning home after dinner when he witnessed a terrible car accident. According to Officer Llerena, he was traveling northbound on Highway FL-826 when he saw a speeding car collide with the barrier wall, spin out of control and end up on the opposite side of the highway. According to Officer Llerena, due to the degree of damage done to the vehicle, his first-responder training kicked in, and he pulled off to the side of the highway to make sure the occupants of the vehicle were safe. Upon exiting his vehicle, he saw Trooper Bernabe exiting his car, and he walked over, identified himself as a law enforcement officer and offered to assist.

After carefully approaching the vehicle, the officers noticed that only one person was inside the vehicle and he was in bad shape. He had suffered lacerations to his facial area, was bleeding severely and appeared to be unresponsive. That caused them to jump into action, and Trooper Bernabe ran back to his car to retrieve his first-aid kit. Once the first-aid kit was in place, both officers entered the car, checked for breathing, then turned their attention to stopping the bleeding. Once the bleed-



Corrections Officer R. Llerena (center) with South Florida PBA President Steadman Stahl (left) and Vice President David Greenwell.



Correctional Employee of the Month for November Josette Constant (center) with Lieutenant W. Smith (left) and Captain A. Yeber.

ing stopped, they applied a dressing and bandaged the wound, stabilized the occupant, then waited for EMS to arrive. The occupant was transported to the nearest hospital for further medical evaluation.

I had the opportunity to speak with Trooper Bernabe. He had nothing but good things to say about Officer Llerena's courageous and unselfish gestures to assist him at the scene of the accident.

"People don't realize when you approach a car, even a disabled vehicle or a car on a traffic stop, you are not only worried about what's inside that car and what danger is affecting you," he said. "You are also concerned about the heavy-duty tractor-trailers that are barreling down the highway behind you. Your attention is divided. You have to be very, very cautious, very careful, and it is a dangerous job."

Officer Llerena's actions actions seemed to go above and beyond his call of duty, but he said it was just the right thing to do. His actions are just one example of our officers' can-do mentality. Officer Llerena must be applauded for his valiant and unselfish efforts to assist Trooper Bernabe. Your actions reflect positively on our department, so I just want to take this opportunity to personally say thank you for that. Keep up the good work.

Please feel free to contact me at lawson@sflpba.org or 305-593-0044.

SNORE NORE

LAW ENFORCEMENT'S SLEEP APNEA DOCTOR

SLEEP APNEA IS DANGEROUS AND CAN HAPPEN TO ANYONE

THE #1 REASON PEOPLE GET SICK (AND CONTRACT CORONA VIRUS)
IS DUE TO LACK OF OXYGEN & SLEEP















OBSTRUCTIVE SLEEP APNEA
POSSIBLE COMPLICATIONS AND SYMPTOMS

HYPERTENSION | DEPRESSION | CHRONIC FATIGUE | DIABETES | IMPOTENCY WEIGHT GAIN | HEART BURN | HEADACHES | LINKED TO CANCER | DEMENTIA | STROKE



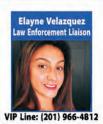




MOST MEDICAL PLANS COVER
SLEEP APNEA SOLUTIONS

Man don w

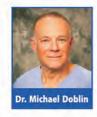
CALL DR. DOBLIN TODAY FOR A FREE CONSULTATION



1-855-859-3300

NEW LOCATIONS COMING SOON TO:

Miami-Dade County Broward County Palm Beach County Martin County



EMAIL: INFO@ATHOMESLEEPSOLUTIONS.COM | WEBSITE: WWW.ATHOMESLEEPSOLUTIONS.COM

Free(dumb) of speech



MICHAEL HELLMAN **STAFF COUNSEL**

The past decade gave us the death of Osama Bin Laden, the election of a billionaire reality-TV star to the presidency, two-day shipping on basically everything imaginable and one playoff appearance by the Miami Dolphins, the greatest football team. But arguably the biggest changes to daily life within the last decade have been those in social media.

An individual's thoughts have never been able to be broadcast to more people in less time than right now. As Peter Parker's Uncle Ben states in "Spider-Man," "With great power comes great responsibility." With one swipe of a finger, with one click of a button, your pictures and captions and

thoughts can be viewed throughout the world instantly. In 2021, your thoughts on Facebook are not limited to your friends, your tweets are one retweet away from being the lead story on every 24-hour news network and your pictures on Snapchat and Instagram are one screenshot away from going viral.

In 1892, future Supreme Court Justice Oliver Wendell Holmes wrote, regarding a police officer's First Amendment rights, that he "may have a constitutional right to talk politics, but he has no constitutional right to be a policeman." Fast forward 129 years, and the same continues to be true. How can this statement be correct in a country that was founded on (among other things) an individual's right to free speech?

Most Americans wrongly believe that the First Amendment applies to all speech. The First Amendment's protection is limited by 1) requiring government action and 2) decades of court cases. The U.S. Supreme Court has developed a test that is used in any case involving the free-speech rights of government employees.

The "Pickering Connick test" is named for two decisions from the U.S. Supreme Court: *Pickering v. Board of Education* (1968) and Connick v. Myers (1983). These cases combined to create a four-part analysis in determining whether an employee's speech is protected and whether disciplinary action taken by the employer was proper.

- 1. Is the speech in question furthering the speaker's job du-
- 2. Is the speech in question regarding a matter of public concern?
- 3. Does the employee's First Amendment speech right outweigh the public employer's interest in promoting the efficiency of the service it performs?
- 4. Can the employee prove that the speech is the reason they are being disciplined?

Utilizing the Pickering Connick test, courts have consistently ruled in favor of law enforcement agencies in cases involving officers. Courts have reasoned that if the speech of the officer gives rise to concern that the officer cannot impartially uphold the laws of the land, then there is no confidence in the officer to protect and serve. Further, courts have ruled that some speech is unprotected simply because it reflects poorly upon the agency. In today's climate, it is easy to imagine a court deferring to law enforcement agencies in these cases because almost anything can be viewed as reflecting poorly on the employer. There have been other cases in different jurisdictions where courts have ruled that posts on somewhat private blogs or message boards are not protected by the First Amendment. Let this be a

2020 PENDING GRIEVANCES

This list represents the pending grievances filed at the various departments represented by the South Florida Police Benevolent Association as of Dec. 23, 2020. The South Florida PBA legal staff receives numerous other complaints that are resolved by other

DEPARTMENT/DISTRICT		
ANIMAL SERVICES		1
CORRECTIONS		
Association	1	
TGK	1	
MWDC	1	
PTDC	1	
Total		4
HOMESTEAD		2
MDPD		
Association	1	
Total		1
MIAMI GARDENS	4	
MONROE COUNTY DETE	1	
NORTH BAY VILLAGE	1	
NORTH MIAMI		1
OPA LOCKA		3
SWEETWATER		1
TOTAL GRIEVANCES	19	

word of warning for all the "anonymous" posters out there.

As social media use by law enforcement officers has become more prevalent, courts have found that statements made in the public forum of the internet are not as protected as private conversations, regardless of whether the posts were public or private. Once it is on the internet, it is there forever and there for everyone to see. The public holds law enforcement officers to a higher standard than members of other professions.

As a law enforcement officer, it is imperative to be mindful of your surroundings; this is true at work and regarding social media. Posts (or shares) on social media that are unprofessional, disrespectful or vulgar are likely to be deemed unprotected speech and can carry negative employment consequences. It is important to note that many things that would not be found to be remotely offensive 10 years ago would now cause a crowd to demand your head on a stick.

Feel free to share pictures of your family and your pets, your vacation photos, the accomplishments of your favorite sports teams or funny animal videos. But if you are making comments about the government, your department or the general status of the country, be careful, because your words may jeopardize your employment. When it comes to utilizing social media as a law enforcement officer, it is wise to follow the advice that if you can't say something nice, it is best to say nothing at all.

I hope you have a healthy and happy 2021.

SALUTING YOUR SERVICE by helping you create your dream home. INCREDIBLE BENEFITS: No down payment required

With a VA Renovation Home Loan, you can achieve your homeownership goals and make repairs or improvements to the property.

You've served our country. Now it's time to serve you.

Let's connect today!

*Concessions may exceed 4% depending on property type.
**Capped at 25% of the value after renovations and will include your contingency reserve, permit fees, inspection fees, title updates and supplemental origination fee.

- No mortgage insurance required
- Seller can contribute up to 4% of the sale price toward closing costs*
- Includes up to an additional \$35,000* in funds for renovations

RENOVATION OPTIONS:

- Remodel a bathroom or kitchen
- Replace flooring or siding
- Refresh interior or exterior paint
- Plus many more options!

CONTACT US FOR THE FULL LIST.

CALL 833.724.8700 OR EMAIL FIRSTRESPONDER@MYCCMORTGAGE.COM

www.crosscountrymortgageli.com 41 Pinelawn Road, Suite GL-2 Melville, NY 11747





Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). Licensed by the New Jersey Department of Banking and Insurance. Licensed Mortgage Banker - New York State Banking Department. This office is licensed and examined by the Office of the Consumer Credit Commissioner of the State of Texas. Branch NMLS: 1681501 TE00129 Certificate of Eligibility required for VA loans.

Save the date for this year's reunion



DENNIS BAMBACH RPOC PRESIDENT

Whew! I think we can all take a collective breath and say that seeing the last of 2020 is most welcome. Your board of directors hopes that you all had a good holiday and wishes all the RPOC family a new year of good health and much happiness. It has been an exceedingly difficult year, with many of us unable to be with family and friends, but there is finally light at the end of the tunnel. Hopefully, we will all be able to get vaccinated quickly and put COVID-19 behind us. The past year was trying in many ways, but important lessons have come out of it, so hopefully, it will make us stronger in all aspects of our lives.

Once again, I would like to thank the members of the board and their spouses for all the hard work they put in during the past year. This organization runs successfully only with the cooperation and teamwork provided by our great board.

Please be sure to mark your calendars for our 31st annual reunion, which returns to the Lake Mary Marriott Thursday, April 22 through Sunday, April 25. As this is an unusual year and we would like to give the hotel approximate numbers as quickly as possible, I would request that you RSVP to the RPOC email, rpocpba@bellsouth.net, or call 305-594-2848 (in Miami) or 866-594-2848 (toll-free). This is not in lieu of the registration form in the mail-out.

We will be sending out our annual mail-out this month. This will include renewal forms and information on the 2021 reunion. Please make sure to update any contact information on your renewal forms, as this is the only way we can send you information or get in touch if necessary. We are mailing out notices but want to remind everyone that all the information that you receive in the mail-out is on our website, www.rocpba.org. You can pay your dues and register for the reunion in this easy manner.

Reminder: We are currently accepting applications for the Otis Chambers RPOC Scholarships. Applications will be accepted through April 30. We encourage members' children or grandchildren who are college-bound or looking to further their education to apply. These scholarships are available for applicants going to college or vocational schools.

Retiree shoot dates for 2021 have not been set by the training bureau. Hopefully, I will have them before the next newsletter comes out. As soon as I get them, I will have them posted on www.rocpba.org. Please go to the website for that information and for all other important dates. We have also posted reunion pictures, luncheon pictures, etc. Our website also has the application for joining the RPOC if you know of someone who is interested.

We would like to welcome the following new members: Jesus Bencomo – MDPD; John Dominick – MDPD; Dennis Evans - MDPD; Freddie Maas - MDPD, Sunny Isles; James Watts -MDPD; Carlos Gonzalez - MDPD; Gary Davis - MDPD; Kenneth Antos - Lake County Sheriff's Office; Patrick Traylor - MDPD.

We would like to offer our condolences to member Suzy Shelton, who lost her husband, Rick, in December. Rick Shelton retired from MDPD.

May you all have a healthy, safe and prosperous 2021!

POAT NEWS AND EVENTS

How you can support the Police Officers Assistance Trust The staff and board of directors of POAT would like to wish everyone a happy and healthy new year!



Due to the cancellation of the 2020 Cops Ride for Kids Motorcycle Ride to benefit POAT's **Holiday Gifts for Surviving Children** because of COVID-19, we are looking to reschedule the ride during spring 2021.

The Home Runs for **Heroes Sixth Annual Kickball Tournament** will be cancelled this year due to **COVID-10.** Save the date for next year: Jan. 14-15, 2022.

SAVE THE DATE

As of now, the annual **POAT Golf Outing is scheduled for** May 1 at Indian Creek Country Club.

THANKS FOR YOUR SUPPORT, AND STAY SAFE.

Take it to the House...and the Senate

Florida PBA plans aggressive approach for a 'unique' session

BY MITCHELL KRUGEL

Grammarians, linguistics experts and aficionados of English language usage would cringe when hearing the phrase "most unique." Unique, after all, is by definition an extreme condition.

Yet, a pregame analysis seems to conclude that the 2021 Florida legislative session will be one of the "most unique" ever experienced. No other words can aptly describe what is about to take place. With the challenges and changes looming, no words might fully capture what the state legislature is about to experi-

"This year we will be dealing with what economic forecasters call the 'black swan,'" Florida PBA Executive Director Matt Puckett professed, using the term economists adopted after the severe recession of 2008 to refer to events that are rare, unpredictable and have wide impact. With employment issues to settle that have wide-ranging impact and bailouts to consider for small and large business, it's going to be a budget-centric 2021

"This is the session when we all become economic nerds," Puckett continued. "With the way the last session ended abruptly and the pandemic, 2020 was such a weird year. How do you recover from that?"

Clearly, it will be a long recovery road to hoe. A bevy of freshmen legislators, especially in the House of Representatives, will have a unique impact on the 2021 agenda, including who winds up sitting on which committees. The legislature had not even set that as of just before Christmas, but interim committee meetings are scheduled beginning Jan. 11 through mid-February in preparation for the 60-day legislative session that kicks off on March 2 and continues to April 30.

So there is some work - and guesswork - to be done regarding how to make a presumed \$92 billion budget meet all the mid-pandemic and, hopefully, recovery needs. And that might not even be navigable until the country sees how successful the COVID vaccine will be.

Puckett anticipates some slicing and dicing will be needed to respond to pandemic challenges and what could be a growing gap in the budget.

"It's intense guess work about where do they cut and do they cut deep into our state agencies," Puckett explained. "Is it higher education? Is it healthcare? What do you see, if anything, in terms of police reform?"

Some of those state agencies could very well be law enforcement, such as state police or state corrections, which always deal with an annual battle to increase or even maintain compensation levels. As for the noise related to police reform, well, making policy changes to do that becomes more difficult when there is so much attention devoted to plugging budget holes.

But the sky is not falling. Legislators are not planning to come to Tallahassee wearing dark hooded cloaks and wielding scythes.

"I'm not lying awake at night worried about it," Puckett confirmed. "We had a very good economy before the shutdown. We have a lot of people eager to work. And from a tax standpoint, there are a lot of people who want to come to Florida and spend their money. It could a be a V-shaped recovery, but we're going to get through, this making sure that our interests are protected

and seeing what gains we can make."

The initial gain the Florida PBA is seeking will be pushing from additional worker's comp support related to COVID. There has already been some response from local legislators about the need to protect first responders who have had to risk repeated exposure to the coronavirus, so there is hope that will fuel the state to find room in the budget to do likewise.

It is important to note that even in this climate, the state PBA doesn't see the 2021 legislative session as uniquely defensive. There will be some defending of the Police Officers' Bill of Rights, especially for those taking the extreme approach to police reform that advocates for being able to go after law enforcement officers with civil suits.

The PBA will take an offensive posture, however, to push for changes to fix problems with the pension system. Puckett doesn't anticipate the Senate advocating more cuts to the pension and would be interested in restructuring, which the PBA has been teeing up for several years now.

That would include a system that still provides defined benefits, doesn't require officers to work into their 60s and has a COLA down the line.

"Something that makes the money you earn in your 30s and 40s hold up later in life. That's the basis," Puckett suggested. "How it looks, we can't tie ourselves down to anything just yet. We need to make it where it is still an attractive benefit.'

Certainly, the pension system will not go back to the prosperous level of pre-2010. Since it was reduced about 10 years ago, a group of members have come into the system who may not wind up with the retirement security that will continue to attract recruits to become law enforcement officers in Florida.

"We can be open-minded and innovative and still have a better benefit," Puckett added. "If the Senate president wants to deal with pensions, we're ready to deal with the pension. We're not going to bury our head in the sands and say, 'Don't touch us."

Puckett and State PBA President John Kazanjian have been participating in ongoing discussions with Senate President Wilton Simpson and Speaker of the House Chris Sprowls. They have begun conversations with the subcommittee chairs as well to the point where, "I can't imagine an elected official in upper leadership who has no idea what the PBA is concerned about," Puckett asserted.

South Florida PBA President Steadman Stahl and State PBA board members will continue to venture to Tallahassee to have more conversations. But access to lobby for the PBA agenda will likely be unique because of pandemic limitations. More meetings will be taking place by Zoom or conference calls, which will put a bit of damper on special interest lobbying.

That makes the local meetings with legislators – that South Florida PBA members have become especially adept at - even more important this year. These are the relationships that will make the pension improvements, worker's comp additions and other legislative efforts more attainable.

"It's going to take some get-to-know-you time, but it's not insurmountable," Puckett acknowledged. "Part of what we have to do is to make sure they understand what the police is all about."

SHOT



A story of police officers taking a bullet and their resolve to overcome and carry on

BY MITCHELL KRUGEL

Pop. Pop. Pop. Pop. The four bullets hit Miami-Dade Sergeant John Saavedra like punches to the gut. A piercing darting, a burning sensation. Hot. Really hot. That's the blood starting to spread.

Through the tinted BMW window, he had seen the silhouette of the man and the silhouette of the gun in his hand. After taking the shots that tore through his bladder and intestines and left a bullet lodged in his hip to this day, the shooter kicks him, punches him and knocks Saavedra's service weapon out of his hands.

"Stay between my gun and whoever's attacking me, or they are going to kill me with my own gun," he thinks. He had been in a shoot-

"They say that when you think that your life is going to come to an end you hear complete silence. I heard silence."

> Miami-Dade Sergeant Jody Wright

ing four years before this July 2012 incident, and perhaps that is where he finds the strength to get up after being shot and fight this guy.

No way were his dreams of becoming a cop going to end in the hands of someone else. There is no time to think of anything other than to keep moving and not give up.

Saavedra finds his gun. He shoots the guy. But now he is bleeding out through his stomach. He grabs his phone and, not knowing if this was going to be it, he sends a text to his wife. "I'm shot. But I'm OK."

* * *

Even 30 surgeries cannot alleviate the pain Miami-Dade Sergeant Jody Wright feels.

It's never going away. Her toes don't move, so one of the surgeries inserted screws so they stay in place. There is permanent nerve and tendon damage in her right leg.

On Sept. 13, 2007, she pulls up to the scene and sees Jose Somohano, her FTO, dead on the ground in the doorway of a residence. The shooter turns his AK-47 toward Wright. She falls behind an air conditioning unit. She can hear him walking toward her.

"I have already come to terms with what was going to happen," Wright recalls.

She sees the blood in her leg and only then realizes she has been hit. An AK-47 round takes out so much of the leg that she can't even feel the pain. When rescue finally gets Wright to the stretcher, she sees the bone sticking out. "Ooh, this is really bad," she thinks.

Four-and-and-half inches of the bone in her lower leg have been shot away. Her leg is basically hanging on by the skin.

"A lot of people thought I wasn't going to come back," Wright shares at the end of the day when the pain is so bad that her leg is on fire. "That was never a thought."

Harlan Coben, John Grisham or Tom Clancy could not write these stories. Hollywood could never duly script what Saavedra and Wright have endured being shot on the job. When it's shots fired and those shots hit a cop, the story of what happens confirm that truth is more powerful than fiction.

So here we will offer a little chapter and verse about what it's like to be shot as seen through the eyes of two of the South Florida PBA's bravest and devoted members. It's certainly a microcosm of what happens when an officer is shot, how the lingering effects plague you for the rest of your career, how you recover and come back. This is a story not just about being shot but about how law enforcement officers always rise above that, and perhaps a tale that provides a little insight to help every law enforcement officer.

"This is something I want to share with other officers so they can come out successful if they are confronted with a situation like this," Saavedra articulates.

Or, in Wright's words: "The greater good for me is two things. By the grace of God, I still have my leg. And I'm still alive."

The Setup

When a bullet is lodged in a hip or takes complete feeling from a leg, the calling to serve does not simply disappear. Oftentimes, the shot cop comes back with renewed resolve. And inherent to the calling is the feeling that when one of you takes a bullet, all of you feel pain - the proverbial understanding of the profession that this could happen to you.

A conflicting conclusion overcomes South Florida PBA General Counsel Andrew Axelrad when he responds to one of these shootings. He has seen so many. He has been on the scene minutes after and at the hospital while members battle through surgery. The emotion dominating the occurrence says so much about a shooting.

As he sees the scenes flash through his mind, Axelrad relates, trying to find the right words, "I don't think the word heartwarming...I don't mean to say it inappropriately in such a tragic situation as an officer being shot, but the best comes out."

Obviously, a law enforcement officer never dodges a bullet. Following the path that Wright took, it's reasonable to consider that these are stories of cops who will not be deterred from destiny. She was born and raised in Jamaica and came to Miami-Dade for college and the luxuries that she could not find



at home. She never had any aspirations of becoming a police officer. But she fell in love with it. She knows the path she's on is the one she was supposed to be on.

So the days that might bring a new health issue prompted by the tendon and nerve damage she will live with for the rest of her life, the no feeling from her knee down on the right side of her leg and the vigilance of avoiding any cuts to that leg because "I could bleed and not ever realize it," can be easily reconciled as part of the path. That's the strength officers have to endure a shooting.

"There's days that I work long hours and I get home and I'm like, 'Wow, it's been a long day.' And again, I guess maybe being busy all day, I really don't realize how much pain I'm in until I actually get home and I take off the uniform."

Wright talks about the incident freely, regularly, noting how finally learning that the person who shot her was taken out brought her solace. But no officer wants being shot to be their

"You were saying that my story is inspirational," she submits in the midst of this, her umpteenth conversation about the incident. "But I really don't look at it that way. Maybe it's more educational.'

One, two, three, six surgeries. Saavedra counts these as the re-

CONTINUED ON 18

* * *

sidual from that July 2012 day. One bullet went in the lower abdomen and came out. That's probably the one that pierced his bladder and intestines and leaves him with permanent gastritis.

The one lodged in his hip can't be removed because it's too close to an artery. That one causes serious pain when he exercises or sits too long. Probably from the extensive nerve damage that can never be cured.

You learn to live with it because that's part of life after being shot. But as officers know, that unless you have actually taken a bullet, unless you have actually taken someone's life, unless you have actually been involved in a crash where you almost died or any of those tragic, traumatic events, you call yourself lucky.

Any officer who has will echo Saavedra, saying "Unless you have yourself been through it, you really cannot relate. And it's no fault to you."

Saavedra was involved in another shooting a few years earlier. He didn't get hit, but he credits that one with saving his life on that July 2012 day. He offers his acute perspective of being in a shooting.

"It's crazy how your body and your mind work and your brain operates. When I got into that first shooting, I got complete tunnel vision until I discharged my firearm."

Fast forward to the second shooting.

"Once the threat was down, and I neutralized that threat, all my senses and everything came back. I never lost track of my peripheral. I could tell you where every single person was, what every person was doing."

"Those who have fallen and are no longer here with us and those that continue to do the job day in and day out. That's what drives me and motivates me to push and continue to fight to be able to do this job."

Miami-Dade Sergeant John Saavedra

Wright had been patrolling in the South District on Sept. 13, 2007, with a detail for high visibility, driving around the bad neighborhoods. Somohano and his partner were trying to pull over a car, but the driver took off and pulled into a housing complex.

She was a block and a half away, maybe two blocks around the corner. As she responded, "You can hear the echoes of the gunfire." She and her partner, who was in a separate car, arrived at the scene and decided to split up so they wouldn't be too big of a target.

The way Wright went happened to be where the shooter was. By the time she saw Somohano lying on the ground, AK-47 rounds were doing their damage to Wright. And that's how fast it happens. The incident lasted less than two minutes.

When she was on the ground, Wright had no idea how bad she was injured. At moments like these, you can't help but come to a realization.

"It's funny. They say that when you think that your life is going to come to an end you hear complete silence. I heard silence."

III The Aftermath

Law enforcement officers who get shot are the epitome of the strength of the profession. When Wright arrived at Ryder Trauma Center, she was still conscious. Considering how much blood had been lost, here was one of many miracles this brave officer has perpetrated.

The wake of the shooting never holds vivid memories. But there are indelible images. Wright relates that 95 percent of her academy class was at the hospital holding a vigil. She remembers South Florida PBA Vice President David Greenwell responding so quickly. Greenwell has become a great friend and confidant since then, and he recruited Wright to join the union's board of directors to have another venue to help her fellow officers.

Many doctors and nurses at Ryder have Wright on the Christmas card list. She gets the "are you back again?" treatment with every surgery, and there are probably more ahead. She tells them, "I'm not trying to break a world record here," and she knows how that is a key piece to rising above the shooting.

"Honestly, I have a really good sense of humor. I try not to let what happened to me define who I am as an individual."

Three years to the date of the incident, Wright returned to full duty on her way to assignments teaching at the academy and now running her own squad in the Kendall District as a patrol sergeant. Three years to the date, she also threw out the first pitch at the Marlins game against the Philadelphia Phillies. Alongside Jose Somohano's wife, Elizabeth, and her 11-year-old daughter Alyssa.

* * *

What goes through your mind in the aftermath of taking a bullet and being hit badly? As Saavedra, who is the only member to be named South Florida PBA officer of the Year twice, went from an ambulance to being air-lifted out, he fought thoughts of "OK, I'm going to die. OK, I'm not going to die." As a cop, you know you are stronger than this despite moments when you feel

II The Incident

An informant led Miami-Dade narcotics officers to a marijuana grow house, and Saavedra was there to do some recon as part of a joint task force with the FBI. Turns out, the residents of the house had counter surveillance and knew who they were. Pictures of the team members and their cars were plastered on the front door.

The shooter who eventually hit Saavedra pretended to water plants and further check out the cops who had come to maybe do a knock and talk and see if they could get consent to search the house. He was the one who screamed, "police, police" that shocked the guy in the BMW to start shooting.

BMW man opened up on an FBI agent. Plants man aimed at Saavedra. He had drawn his gun and began firing at plants man. Saavedra hit him twice and he began falling. But he managed to grab a tree and return fire on Saavedra.

He felt shots in his leg and his stomach. As he fell to the ground, he lost his gun. When he reached for it again, plants man kicked and punched him. They brawled. Plants man pulled the rosary necklace off Saavedra's neck. But he was able to spin plants man around, punch him in the head and hit him hard enough to knock him down. That's where the battle ended.

Only when the fight ends, only when the threat is neutralized can an officer who was shot begin to assess the damage. The next move is to call out over the radio.

"Shots fired, officer down," Saavedra remembered saying. "I'm shot two or three times. Please help me. I'm bleeding out."

really weak. You know there are medical professionals waiting who can save your life. Yes, you pray and come to the realization that you're going to make it.

What is Saavedra thinking when he arrives at the hospital?

"I was very angry. The first thing I wanted to know was if those guys who shot me were dead."

From the time the bullet hits, you become very good at fighting through the pain and doing what you need to get back to work. For Saavedra, it took 18 months and only came with the support of his wife and family, his coworkers and colleagues and another influence that makes its presence felt in the aftermath.

"Those who have fallen and are no longer here with us and those that continue to do the job day in and day out. That's what drives me and motivates me to push and continue to fight to be able to do this job."

And another factor.

"I think it was my desire to live."

The Unit Response

The rise from the gunshot does not occur without family, friends and sisters and brothers on the job. Or without the help of your union.

With the pop-pop-pop, Saavedra had to deal with the spiral of being out on worker's comp and drawing 66.6 percent of his salary. With lost overtime and kids needing their own medical attention, he found the hole that unfortunately comes with such an incident.

The South Florida PBA filled the hole. The fundraiser the union held helped pay the bills. They connected him with the worker's comp attorney who helped him find the benefits due a cop who is shot.

When the "shots fired" call comes, the PBA receives notification right away. Representatives from the legal team and the membership respond to the scene no matter what time of day. Or night. Let these words from Axelrad be something any officer who faces "shots fired" remembers:

"What the officer just needs to know is, focus on their own health and we'll take care of the rest. They have to get better and then, we make sure that they're getting all the benefits that they're entitled to."

The PBA makes sure the officer's rights are protected. And the people that handle the investigations on any side of it, know what they're doing up to making sure the bullets are accurately counted.

The response becomes even more important these days with every use of lethal force being so heavily scrutinized. So you want them there for what a cop who is shot cannot be expected to consider amid the whole ordeal.

"Because we don't want there to be any appearance of impropriety by somebody," Axelrad recites as further words to live by. "Maybe you have somebody not being as familiar with the rules and asking a question that shouldn't be asked, because even a supervisor responding to the scene right away asks, 'What happened?' It may seem just a routine question, but when it's a shooting, they should not be answering that question."

A shooting response emphasizes that the PBA provides counselors at law, not just attorneys at law. They counsel officers who have to endure a shooting, no matter whether they are hit. If it appears that the cavalry has arrived, well, that's exactly what the member should feel. That's the job, according to Axelrad.

"If we give a semblance of calm, and they're breathing a little easier, I think we work hard for that."



Sergeant John Saavedra has twice been named South Florida PBA Officer of the Year.



Saavedra, right, with South Florida PBA President Steadman Stahl.

Lessons Learned

Wright does not want to be just an inspirational story. But she is. And she is also a cautionary tale. When returning to the job, she was part of an academy class called Tactical Lifesaver. Pictures of her being carted off the scene are included in the PowerPoint. It's pretty graphic.

So the new recruits get to hear the story and hear for themselves the type of danger that they might encounter. Half the class usually cries then culminates with a refrain: "Oh, thank God you're here. We appreciate you."

But Wright reminds that it's not about recognition. It's about learning and educating.

Officers who take the bullets don't want to take the disability retirement. They can make even more of a difference if they stay on. Wright proudly reports that after her shooting, the department geared up by giving everybody rifles on the street beyond the specialized units.

Her mission to educate has included reminding young officers that they need to think long term, to make sure they have a will and a power of attorney. She wants them to take their days off to decompress, step away from the job and relax and clear

There is also a message she gives everybody and wants ev-

erybody to hear. It is perhaps an integral reason for telling her story here.

"Our natural instinct is always to rush to danger. But they need to take a step back and have situational awareness around them. Because at the end of the day, you never know if it's one subject, two subjects or three subjects. And I've always told my squad, 'There's always safety in numbers. If you think you're going to something that's a hard call and you feel those little hairs stand up on the back of your neck, it's very true. Wait for other people."

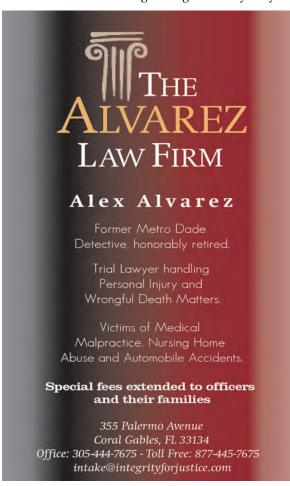
"What the officer just needs to know is, focus on their own health and we'll take care of the rest."

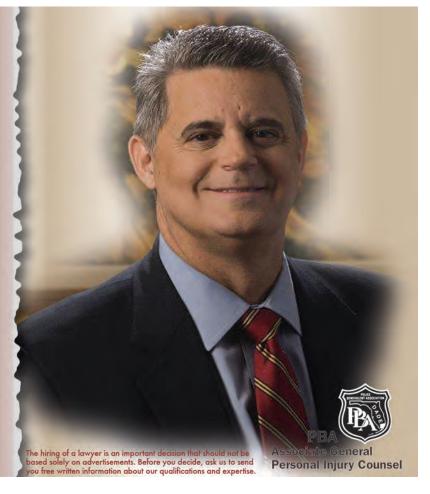
> South Florida PBA General Counsel Andrew Axelrad

Saavedra knows that part of his job is reaching out to other officers. He will get calls to speak to a group of new narcotics officers. He provides a step-by-step account, always emphasizing what could have been done differently, what could have been done better and what was done to come out alive. He has heard from other officers how his message has helped them through subsequent shoot-

And he steps up here to offer lasting words about what to take away from taking a bullet, what shots fired should trigger from here on out.

"There's never going to be the perfect situation. And from one minute to the next, your life can be in danger, and your actions depend on whether you walk out of there alive or in a body bag. And not giving up, staying in the fight and fighting with everything you have is the only thing that's going to keep you from going home in a body bag. And I tell everybody, 'Don't give up.'"









844-238-9313 OurPharmacyNetwork.com

- Did you know that the Heart and Lung Bill was passed to protect first responders; police, correction and probation officers, and firefighters.
- Did you know that High Blood Pressure (Hypertension) and most Heart related diseases are covered conditions under the Heart and Lung Bill?
- Did you know that ALL of your medical treatments and medications are covered for these conditions under the Heart and Lung Bill for the rest of your LIFE!
- Did you know that OPN is a specialty pharmacy that caters to our first responders and delivers your medications directly to your home or office at no cost?

Following an amazing class of recipients in 2020, South Florida PBA anticipates another stellar group of applicants for its scholarship program

BY MITCHELL KRUGEL

One of the students that the South Florida PBA conferred a top-level scholarship award in 2020 captained the varsity soccer, volleyball and softball teams during her senior year of high school. She received her school's pride award for female athlete, its leadership award and was honored as a scholar athlete 12 times. She was also chosen by her senior class to be its Homecoming Queen nominee.

And Gracie Wood, daughter of Key West Lieutenant Hollis Wood Jr., also received the PBA's silver scholarship award, its second highest honor. Imagine what the gold award winner accomplished.

That would be Nia Brown, daughter of Miami-Dade Corrections & Rehabilitation Officer Robert Brown. Nia is currently studying at the University of Central Florida, buried in books, working toward her goal of becoming a doctor. Well, not just a doctor, but a neonatologist, a specialist who takes care of sick and premature newborns, for which she will have to complete a three-year fellowship after completing a residency in pediatrics.

'I am truly proud of the way Nia woks hard and focuses on the task at hand," Robert commented. "Hopefully, that is something she has seen in her mother and me – working hard and always trying to move up in our profession."

The South Florida PBA is now accepting applications for 2021 scholarship recipients. This is a continuing effort to help children of members pursue their education that in 2020 resulted in distributing nearly \$30,000 in scholarship awards to more than 50 applicants.

The legacy of the awards seems to grow exponentially. In 2020, the award winners included 27 graduating high school seniors, 10 college freshmen, five college sophomores, eight college juniors and two college seniors. The awards helped them attend 20 different colleges and universities, including the University of Florida, Florida State, South Florida, Central Florida, Florida Atlantic, Florida International, Miami-Dade Honors College and even the Savannah College of Art & Design in Georgia.

Yes, some of the honorees are following in their mothers' or fathers' footsteps by studying criminal justice. But other areas of study range from athletic training to aviation to behavioral neuroscience to biomedical science business to engineering fashion design to mechanical engineering to Spanish speech language and communication disorders.

"I think this shows how our members are raising their children and want the best for them," explained South Florida PBA Treasurer Nizam "Ish" Ishmael, who is chairing the scholarship selection committee for the third consecutive year. "These remarkable students are stepping up and answering the call. They are very charismatic. They're very smart. These are definitely future leaders of our community and our nation."

Scholarship applicants must be a child of a South Florida PBA member with a minimum of one year of membership. They also must be, or plan to be, a part-time or full-time student at an accredited two-year or four-year college. Graduate students are not eligible to apply.

An introspective part of the application process is that applicants must submit a 750-word essay. In 2020, applicants were asked to write about their career goals.

This year, the South Florida PBA executive board has challenged students to write about growing up in a law enforcement family and what it



2020 Gold scholarship award winner Nia Brown, daughter of daughter of Miami-Dade Corrections & Rehabilitation Officer Robert Brown



Gracie Wood, the daughter of Key West Lieutenant Hollis Wood Jr., was honored with the silver scholarship award in 2020.



2020 Bronze scholarship award winner Yaelle Reeve with her mother, Miami-Dade Officer Yaara Reeve.

means in this day and age of negative information about police and corrections in the media. The board wants applicants to expound on how that will shape their college experience and beyond.

"A few of us talked about different issues that are trending throughout the nation and settled on that topic," Ish detailed. "We wanted applicants to think a little bit more when writing the essay

The scholarship committee will read through the essays that must be postmarked by April 15 and determine the recipients. It proposes to be another group of applicants that confirm how growing up as the daughter or son of a law enforcement officer breeds special traits, casting them as above and beyond as their parents.

"They have such great values, and we are happy that we have children of law enforcement who are growing up with those values," Ish added. "We need that so bad. The world needs it."

As Brown submitted, "A big thanks to the PBA and the board of directors for recognizing Nia and all the other law enforcement recipients," he emphasized how he and his wife, who is a nurse, tried to instill those values and discipline in their daughter. Nia is a paragon of students who make good decisions, just as are Wood and Yaelle Reeve, daughter of Miami-Dade Officer Yaara Reeve, who was the bronze recipient in 2020.

Nia received a \$1,300 award, while Gracie was given \$1,200 and Yaara \$1,000. Ish noted that the South Florida PBA board will determine the total dollar amount of scholarships to be awarded in 2021. and there is great anticipation about another remarkable group of applicants.

"Out scholarship committee is eagerly waiting to see the work of the children of our members and how they think," Ish challenged. "We're just really looking forward to reading their essays, rating them and given them funds to go toward their higher education. We look forward to giving back to our members."



Promotional Training Programs

Customized for your Agency Examination Process

Courses Include:



Preparation for **All Ranks**

Video Instruction **On-Line Study Guides** On-Line Flashcards **Practice Exams** In-Basket/Assessment Training In-Person or Zoom Virtual Lessons & more...

Your advancement is our number one priority.

CALL TODAY! (732) 684-1644 WWW.JHARRISTRAINING.COM BASED IN NEW JERSEY SERVICES AVAILABLE NATIONWIDE

Take Your Career to the Next Level and Get the Promotion You Deserve!



Now Accepting Applications for PBA Scholarships!

The South Florida PBA Scholarship Committee accepts applications for scholarship funds between January 1st and April 15th of each year. Applications must be postmarked by April 15th for acceptance. No exceptions! Scholarships are based on financial need as well as merit. All information provided will be kept confidential. Scholarships are awarded once a year.

Eligibility Requirements (all criteria must be met to be considered):

- 1. Applicant must be a child of a South Florida PBA member with a minimum of one-year membership or have prior Board approval. Children of retirees are not eligible to apply.
- 2. Applicant must be, or plan to be, a part-time or full-time student at an accredited two-year or four-year college. Graduate students are not eligible to apply.
- 3. Applicant must include an essay, of no more than 750 words, about growing up in a law enforcement family and what it means in this day and age of negative information about police and corrections in the media, and how will it shape your college experience and beyond. The essay must be typed, double-spaced, using 12-point Arial or Times New Roman font only.
- 4. Send application, essay, Letter of Acceptance (first-time applicants only) and an official transcript with GPA in one package to: South Florida PBA Scholarship Committee, 10680 PBA Memorial Blvd. (NW 25th Street), Doral, FL 33172.

DO NOT submit any photos, resumes, letters of recommendation. DO NOT bind in any way.

To download the application, visit www.//dcpba.org/scholarship-award or, if additional information is needed, contact Kim Gregson at (305) 593-0044 or e-mail: im@sflpba.org



We're Here for You

South Florida PBA units come to the aid of member's son battling bone cancer

■ BY KAREN JENKINS

The day that Kevin Schwartz received his 5-year-old son's diagnosis of osteosarcoma — bone cancer — in September 2020 is one he chooses not to remember.

But the days that law enforcement officers across South Florida rally around Schwartz to donate platelets to 5-year-old Jacob are the days that Schwartz chooses not to forget.

"There really isn't a way to describe it. Overwhelming is about the best I can describe it," expressed Schwartz, a Biscayne Park corporal with 10 years on the job. "When I talk to the people or anybody that's donated [platelets] or anything, just the words, saying, 'Thank you,' doesn't seem for me or my wife — to express how much we truly appreciate it."

When Schwartz and his wife, Helen, received their son's diagnosis, they decided to organize a blood drive in the event that he needed transfusions during treatment.

Helen contacted One Blood, a mobile blood donation center servicing Tampa Bay and South, Southeast and Central Florida, to set up a drive for Jacob. Within just a few weeks of emailing information, sending out flyers and promoting it on the Nextdoor community app, the blood drive was set for Nov. 10 in Biscayne Park.

At the first drive, seven Big Red Bus units from One Blood arrived to collect Type A-positive blood donations from 80 donors, which Schwartz said was unprecedented for the town.

"I was actually on duty, doing some stuff at the station," Schwartz recalled. "I saw the buses come. So the first couple buses are there, and the very first person to make a donation was our brand-new Village Manager [Mario Diaz]. He wasn't even hired yet. I didn't even know the guy and he was there getting on the bus. There were literally people standing in the rain waiting to donate platelets to my son."

After the Nov. 10 drive, a buzz started around other South Florida PBA units about Jacob's condition. The Miami-Dade Police Department held a drive on Nov. 12, coinciding with the South Florida PBA's two-day drive for Jacob on Nov. 12 and Nov. 13.

Throughout November and December, PBA units and members set up events to donate blood for Jacob. Schwartz was able to attend most of the drives, which included one with PBA units from the Florida International University Police Department, two with North Miami Beach Police Department and the Miami-Dade Police De-



Biscayne Park Corporal Kevin Schwartz with 5-year-old son, Jacob, who was diagnosed with osteosarcoma, a type of bone cancer, in September 2020.

partment Intracoastal District Station, as well as drives with the Davie Police Department, Boynton Beach Police Department and Margate Police Department.

"It started kind of as a mouse and then just exploded from there," Schwartz explained. "The PBA has been there to support us and told me to ask for anything we need."

Jacob's diagnosis came after bumping his head on the playground equipment at his daycare. Helen took him to the doctor with a minor skull fracture. They then went to the emergency room to do X-rays on the skull fracture, and part of the medical protocol of that procedure was a complete-body bone scan.

The bone scan revealed that Jacob had a mass on his femur. A biopsy was done on the mass, and two weeks later, they received the results.

"My wife called me, it was four o'clock in the afternoon," Schwartz noted. "She told me that she just got the results that he had cancer."

Helen has been a state's attorney for 20 years and is currently working from home due to COVID-19, so she takes Jacob to treatments at Joe DiMaggio Children's Hospital in Hollywood. Schwartz shared that the family traveled to Gainesville the week of Jan. 11 for Jacob to receive a rotationplasty, a surgical procedure used to treat bone tumors that occur near the knee in children.



Dozens of South Florida PBA agencies have participated in blood drives to donate platelets to Jacob as he fights his disease.

Despite the difficulties, they're all persevering one day at a time as Jacob fights to beat his condition.

"He knows he has cancer, but he doesn't really understand what cancer is," Schwartz said. "There's some days where I take it hour by hour, I think."

Schwartz said that even during the extremely difficult times, the outpouring of law enforcement and PBA support has provided a glimmer of hope. Just a few months ago, he could have never imagined the sheer number of events that have been set up in Jacob's honor. Schwartz is currently working on another blood drive in Biscayne Park, slated for February.

"All I can say is thank you," he noted. "You know, there's really no words to express the gratitude that myself and my family have. So, thank you to everyone that's come out to support us and my son."



Building a Legacy

North Bay Village Sergeant Steve McVay passed away on Jan. 3, and his son now carries on his law enforcement legacy in Miami-Dade

BY KAREN JENKINS

As tough as James Stephen "Steve" Mc-Vay II tried to appear, there was one person who could break him down immediately: his son, Sean McVay.

When 28-year-old Sean walked through the door after graduating from the academy in April 2020 — in a virtual ceremony with no family allowed due to COVID-19 — his father took one look up and down as tears welled up in his eyes. It was the first time Steve had seen his son in uniform.

"It was full circle," recalled Sean, who also shared the same academy recruit number as his father. "He got really emotional when he saw me come home."

Steve served a 25-year career with the North Bay Village Police Department and was noted for his work with the South Florida PBA as a board member. Walter Sajdak, one of Steve's coworkers and closest friends, noted how community outreach fueled so much of his desire to serve.

"I idolized him; he just cared about the community," said Sajdak, who has 20 years with the North Bay Village Police Department. "I grew up in Chicago, and we knew our neighborhood cops. They walked the beat, they came to our schools, they helped us if we needed anything. They were there. Steve reminded me of the same kind of officer at the time - someone who was out there for the community. He was there until the end."

Steve was admitted to Jackson Memorial Hospital on Nov. 26, 2020, after suffering from headaches, fatigue and double vision. During his treatment, he was diagnosed with multiple myeloma, a type of cancer that attacks blood plasma.

He was discharged for outpatient care on Dec. 18. His condition slowly worsened while he remained at home, and he experienced pain deep in his bones, according

"The silver lining was that he got to spend Christmas with us," Sean noted. "And then we brought him back to the ER on [Dec. 26], because he wasn't feeling good."

The family held onto every shred of hope during the following seven days in the hospital — any slight eye movement or single utterance from Steve seemed like it could bring a miracle. When Sean walked into the hospital room in his police uni-



North Bay Village Police Department End of Watch: Jan. 3, 2021

form, it stimulated an emotional reaction in Steve, and they thought he might be able to make it through the illness.

But within a week, Sean, along with his 22-year-old brother, Daniel, and their mother, Hiromi, had to make the difficult decision of either starting Steve on dialysis to prolong his life by 24 hours or letting him pass without a painful treatment. They made the impossible decision to let him go peacefully. Steve passed away on Jan. 3 at the age of 56.

"He was such a good person who would fight for the little man," Sajdak said. "One of his greatest strengths as a human and as an officer was his loyalty to do what's right."

Steve led by example. When Sean was a child, his dad would take him to PBA events to meet other officers and become immersed in the community.

He didn't tell Sean or his brother explicitly to be kind and help people. Instead, he took his sons with him when he met the public and walked the walk of protecting and serving.

"I think just always being around [law enforcement] influenced me," Sean said of watching his father on the job and later becoming an officer with the Miami-Dade Police Department. "He's just a big family guy, and I think that bubbled up into the community, as well. How he took care of his family - that influenced him and how he worked."

Sajdak said he will miss his friend who



Officer Steve McVay devoted much of his career to getting to know community members, which was one of his most admirable qualities, according to former coworkers.



A U.S. Marine presents a flag of honor to Steve McVay's wife and son during a ceremony in January.

fought for members' rights and acted as a close confidant.

"We wouldn't have our state retirement here in North Bay Village for the officers if it weren't for Steve," he said.

Now, when Sean walks the streets of Miami-Dade County in uniform, he is representing a law enforcement legacy that began with his father.

"He taught me that in police work, it's all about the team-oriented mindset and environment," Sean said. "It's a powerful moment, because I chose this career path and I was able to help my dad out in a time when he really needed it. I got to be there for him this time."

PLACE YOUR TRUST IN FONSECA HOMES: LAW ENFORCEMENT'S TOP REAL ESTATE TEAM

CALL 850-FONSECA

(3 6 6 - 7 3 2 2)

N. Betty Gonzalez, Esq. Attorney at Law | nbetty@theclosingfirm.com

"Proudly serving law enforcement with over 100 successful real estate transactions throughout South Florida."



Celebrating South Florida PBA members and the way they serve every day

Step Up

Officers get footloose to raise awareness for breast cancer

BY ROSEMARY AN

Miami-Dade Corrections and Rehabilitation (MDCR) Officer Reymel Llerena has always loved to dance. So when he saw Officer Sirdarius Rashod Benton from Henry County, Georgia, who is known for going viral with his dance moves on TikTok and for challenging other police departments in the country to dance-offs, Llerena knew he had to get the officer down to Miami.

In a friendly freestyle competition on Oct. 19, Llerena and Benton, also known as Deputy B, danced for the title of Best Salsa Dancer to raise breast cancer awareness.

"We had no plan whatsoever other than to get together and have a good old-fashioned dance-off to raise awareness for a cause," Llerena noted. "When we were discussing the event, Deputy B mentioned he knew a few salsa moves, and I immediately knew what we were dancing to."

The department, having more female staff than male, holds the cause near and dear to its heart. The officers wore pink and black masks all month to promote the cause and made them available for the public to buy. As a result, they raised \$18,000 for Breast Cancer Awareness Month, the most money ever raised in the department's history. The donation went directly to the American Cancer Society's Making Strides Against Breast Cancer.

"Breast cancer hits home in our department especially, because we have officers who are currently going through treatment for it right now," said Juan Diasgranados, MDCR public affairs manager. "COVID-19 may have struck this year, but breast cancer has always been around."

Llerena started dancing at a young age. His sister was a dancer who participated in many events and was always in need of a partner, so Llerena became familiar with multiple styles of dancing from different cultures.

"It was a great hobby growing up, but I am a law enforcement officer first and foremost," Llerena shared. "To have an opportunity where I can do both while raising awareness that has affected my department and this community so immensely was amazing."

Llerena introduced himself to Deputy B



Miami-Dade Corrections Officer Reymel Llerena (left) and Henry County, Georgia Officer Sirdarius Rashod Benton compete in a dance-off to raise awareness for breast cancer.

via social media and invited him to a local celebrity softball game he planned in Miami about a year ago. Deputy B was also a guest on the radio show hosted by Enrique Santos, who is a good friend of Llerena's. The two officers were able to talk and connect during the trip, leading to a Tik-Tok dance-off between Llerena, his daughter and Deputy B.

Deputy B's social media following includes officers in his department and residents in his home state. His social media presence helped the event spread to multiple departments and the public, and allowed for more residents in the community to see and get involved with the cause.

While Llerena and Deputy B were focused on their dance-off, the attendees were chatting, laughing and dancing along.

"We were trying to make the best out of a situation that obviously could've been better without the pandemic," said Anthony Paz Jr., MDCR community affairs officer. "The way we look at it is we are doing a public service regardless of what time of the day it is, as long as we have the uniform on."

Llerena credits the event's success to the department's dedication to engaging with the community to strengthen and maintain



their relationship. "Our department benefits greatly from our community and law enforcement partnerships," he remarked. "Cooperating with them allows for more exposure to our department so that the community can see how else we serve."

The two officers brought their A-game for the dance-off but called it a draw. Diasgranados emphasizes his appreciation for Deputy B's participation and for the public's assistance, which resulted in the department's record-breaking donations.

"For the deputy to come down on his own time, his own dime, to help raise awareness just to put a smile on the folks' faces meant the world to us," he mentioned. "And with the pandemic, a lot of people have lost jobs and are hurting, so it was tough, but we are very proud of what we were able to raise."



Doral Police command staff dishes out appreciation for officers

Officers and city employees at the Doral Police Department enjoyed an employee appreciation drive-thru barbecue organized by the command staff at the station on Dec. 22.

The command staff grilled hamburgers and hot dogs, which they served with a side of smiles to employees who drove through the line.

"2020 has been a year of many, many challenges because of [COVID-19]," said Rey Valdes, the Doral Police Department public information officer. "Events like this show the cohesiveness that we have as a department and as a city. It's just one more way to bring everybody together and be able to say, 'Thank you.'"

Officers enjoyed the day of appreciation and being served, as they tirelessly serve the city of Doral every day. Sergeant Eddie Sanchez said he felt honored to be in attendance.

"It's the little things in life that are actually the big things," Sanchez said. "Not just as officers, but as brothers and sisters, we're all just fighting for the same cause."



Monroe County Sheriff's Office helps community members out of crisis

Middle Keys Sergeant Lissette Quintero and officers from the Monroe County Sheriff's Office partnered with Kmart and Winn-Dixie on Dec. 30 as a form of community outreach.

The team assisted in collecting food, clothing and kitchen items for Keys Area Interdenominational Resources, a nonprofit serving families in Marathon and the Florida Keys who have found themselves in various forms of crises.





Holiday gifts from Miami-Dade Police Department

From hospitals to camps to the homes of locals, Miami-Dade Police officers travelled through the county to deliver toys to children in December. Multiple districts in the department, some with the help of community partners like Walmart, sought to make the holidays as normal as possible by hosting almost 10 events that spread holiday cheer.

Some of the events had to be revamped due to the COVID-19 pandemic. "It was a very difficult, challenging year, and we had to change the dynamics of our events," mentioned Angel Rodriguez, the Miami-Dade PD public information officer. "Not only to give gifts at these events, but also to enhance and maintain our relationship with the residents of our community.'

Intracoastal District officers, along with Santa Claus, distributed toys to 500 children in the county on Dec. 19 through their annual toy drive. Through the course of service in the community, Intracoastal District officers who are on patrol or in the district may come across situations where they deal with people in need. Those officers would call that information into their department and have it sent to the neighborhood resource unit. Walmart, a community partner, sponsored the toy drive for the children to experience Christmas.

The District also held its Shop with a Cop event on Dec. 5 in another partnership with Walmart. Preselected families who are financially in need were given a set dollar amount based on the number of children in the family. Every family was paired with an officer who would take the children into the store to select whatever items they wanted — toys, electronics, clothing and more to take home for the holiday.

Kendall District officers surprised the hospital staff at Baptist Health South Florida with holiday gifts, including dolls and train sets, for their patients on Dec. 17 for their annual toy drive. The hospital gave the district a list of names and other information so the officers would know what kinds of gifts to buy. In past years, the district brought their own Santa Claus and gave toys directly to the patients, but officers opted to drop off the toys this year due to concerns about the COVID-19 pandemic.

At the South District annual toy giveaway, officers delivered

Sunny Isles Beach Night of Illumination



Inside a glowing, ornament-shaped dome, two officers from the Sunny Isles Beach Police Department stood side by side for a photo. The city hosted a Night of Illumination at Gateway Park on Dec. 19, featuring a 26-foot holiday tree and bright decorations. Sunny Isles Beach residents were able to experience a socially distanced winter wonderland light display.



toys to 60 families on Dec. 24 through a partnership with Walmart. Each officer involved oversaw one family and was tasked with finding the perfect gifts for each child in that family. The district preselected underprivileged families from the Goulds, Perrine and Naranja areas to make sure those children in need weren't going to be without gifts this holiday season.

The Northwest District has been donating toys to Jones Fish Camp for at least 14 years, and this year was no different. Northwest District neighborhood resource unit officers brought Santa to distribute holiday bags filled with toys at their annual toy giveaway for the children of families at Jones Fish Camp on Dec. 18.

The Community Youth and Outreach section participated in two events in December through partnerships with the Bryan Pata Foundation and Cops for Kids. On Dec. 18, officers bought clothing and hats for preselected children in the county. The officers also distributed toys and other goods to children and their families on Dec. 16.

"We wanted to keep the community's spirits lifted and give everyone a special moment," Rodriguez shared. "It is our hope that things will be back to the normal 'norm' that everyone wants, but if there are other challenges that come with this pandemic, we will continue to adapt to better serve those communities."

Bal Harbour brings holiday cheer to local family

The Bal Harbour Police Legacy Foundation partnered with a local church to bring holiday cheer to children in need on Dec. 25.

A generous donation was made by the foundation to the Friendship Baptist Church "Angel Tree" Holiday Program, which reaches out to parents and caregivers of children in the Bal Harbour area to gather holiday wish lists.

The Bal Harbour Police Legacy Foundation was able to act as Santa Claus himself by hand-delivering the gift-wrapped goodies to children in the community.



Santa's elves mobilize in Bal Harbour

Santa's elves were doing important work on the streets of Bal Harbour on Dec. 16 with a mass gift delivery just in time for Christmas.

Resident volunteers graciously helped Bal Harbour police officers wrap more than 250 donated toys, which were then labeled and delivered by the officers to local schools and members of the community, to bright smiles and eager unwrapping.



Florida International **University Police Department** fills bin full of toys



When Florida International University President Mark Rosenberg wants to put on a holiday toy drive, the FIU Police Department knows how to deliver.

The officers of the FIUPD made a significant contribution to the toy donation on Dec. 4 — one that filled an entire bin by itself. They were thrilled to be part of the drive and show their support for the community.

Shopping with Doral cops



Officers in the Doral Police Department were able to partner with children for positivity as part of this year's holiday Shop with a Cop event on Dec. 12.

The Doral City Council and Mayor Juan Carlos Bermudez helped officers organize the smiles under children's masks as they shopped for gifts at the local Doral Walmart.

Opa Locka officers celebrate Shop with a Cop

The Opa Locka Police Department held its first-ever Shop with a Cop event on Dec. 11, with officers assisting 12 children who each received \$75 gift cards to shop for themselves and family

"We basically collected money from the officers," said Lieutenant Nikeya Jenkins. "They all donated, and we have a couple of anonymous donors.'

The students, who came from three local schools, were selected by school administrators on the basis of good behavior, attendance, grade point average and no suspensions.



Mrs. Claus pays special visit to Pinecrest **Police Department**

Shopping carts full of gifts for Pinecrest's Toy Drive were donated by the Rotary Club of Pinecrest to the department.

When Rotary President Clara Powell found out about the toy drive, she collected \$600 from club members and used it to buy gifts. Pinecrest officers then set up a Shop with a Cop date for Powell — also known as Mrs. Claus — on Dec. 17.

Officer Mayra Oliva accompanied her while shopping at the Pinecrest Target. The gifts were donated to foster children in Miami-Dade County.



Miami Gardens PD **Christmas tree giveaway**



Two boys and two officers posed for a photo next to a Christmas tree on Dec. 16. Instead of donating presents, the Miami Gardens Police Department opted to distribute evergreen trees to put gifts under this holiday. The department, in a partnership with Costco, gave away Christmas trees to several families that would otherwise have spent the holidays without one.

Medley PD holiday giveaway



Several children holding holiday bags with words like "merry," "joy" and "let it snow" posed with masks in front of an arch decorated as a candy cane. The Medley Police Department held a holiday toy giveaway on Dec. 16 and Dec. 23 through the donations of Seaboard Marine, an ocean carrier. Children were able to pick up bags of toys, including dolls and figurines, at a table next to an inflatable Christmas tree and Santa Claus.

South Miami PD toy delivery

Boxes filled to the brim with toys — including dolls, basketballs and toy cars — were donated to the South Miami Police Department on Dec. 18 to distribute to children during the holidays. The department identified families that would most benefit from receiving the toys donated by American Legion Post 31 and set out to make the deliveries on Christmas Eve.





Are you sure your assets are protected?

We are fielding more questions surrounding asset protection for sworn officers if qualified immunity is lost. There are many layers to asset protection. The best strategy is to address all potential concerns so that if your qualified immunity is compromised, you and your family are protected. Once you already have a creditor it will likely be too late, as you could be "structuring to defraud a creditor," and any changes made could be unwound.



GREGG OLSON BRANT

Background on qualified immunity

The qualified immunity act is a legal doctrine that protects law enforcement officers from lawsuits regarding their conduct. As a law enforcement officer, you cannot be held personally liable for your actions unless you violate established federal laws.

The Supreme Court implemented qualified immunity in 1967 as a modest exception for public officials who had acted in good faith and believed that their actions were authorized by law. In 1982 in Harlow v. Fitzgerald, the court expanded the protection, removing the "good faith" assumption and putting the requirement on the victim to show that their right was "clearly established" by a prior case.

With the movement to defund the police, qualified immunity has come under fire.

Easy ways to protect your assets

There are many strategies that non-law enforcement individuals, who do not have qualified immunity, can utilize to protect their personal assets. Some of these strategies are:

- Homestead your primary residence so it is creditor protected. Property is not automatically homesteaded; you have to complete Form DR-501 on the Florida Department of Revenue website apply through your local property appraiser's office (https:// floridarevenue.com/property/Pages/Forms.aspx).
- The Florida Constitution defines a Florida homestead property as one's principal place of residence subject to lot size limitations. There is no restriction on the square footage of the physical residence or the value of the property, wherever located.
- Contribute to retirement accounts these are also creditor-protected in the state of Florida.
- Ensure that you have adequate liability coverage on your auto and homeowner policies and that you have no gap in coverage with an umbrella policy. For auto, have a minimum of \$250,000/\$500,000 or \$300,000/\$300,000 coverage for liability and uninsured or underinsured motorists. Homeowners should have a minimum of \$300,000 in liability coverage. Note: Some condos limit liability coverage to \$100,000. In this case, you would want a bridge or gap policy.
- Ensure that you have adequate property damage coverage on your auto policy. We recommend a minimum of \$100,000.
- Utilize a personal liability umbrella policy of at least \$1 million in coverage. Depending on your income and assets, this may need to increase.
- Confirm that only the primary driver's name is on the title of each vehicle you own. Joint title means joint liability. Also, ensure that your names are not on the title of adult children's cars. If they get in an accident, you could be exposed.
- Own all bank accounts, financial assets, business interests and personal property as tenants by the entirety (TBE) or in a tenants by the entirety trust when married. This titling gives both parties an equal and undivided interest in the property, which can protect against a creditor of one spouse who would try to break the tenancy to have a claim against the assets but not against both spouses.

But what if I put my assets in a trust?

There are aspects of your life that qualified immunity and the basic asset protection strategies do not cover. This is where proper estate planning comes into play. There are many different types of trusts:

- Individual revocable living trust. This trust is created while alive and can be changed by the creator. Assets held in an individual revocable trust avoid probate and provide privacy; they do not qualify for asset protection for the grantor/owner because the terms of the trust can be changed at any time. You remain in control of these assets.
- TBE (or TbyE) trust (joint trust for those that are married with TBE protection). This lets you have cred-

itor protection while still being able to make changes to your trust. The death of one spouse removes the TBE nature of the trust, which removes the asset protection benefits. The surviving spouse can disclaim interest in the TBE property and allow the decedent's half of the property to pass into a protected trust for the spouse or other family member to retain asset protection. In the state of Florida, a trust is considered to be a TBE trust if the six unities of ownership are present. They are:

- 1. unity of possession (joint ownership and control)
- 2. unity of interest (the interests in the account must be identical)
- 3. unity of title (the interests must have originated in the same
- 4. unity of time (the interests must have commenced simultaneously)
- 5. survivorship (100 percent must pass to the spouse if living)
- 6. unity of marriage (the parties must be married at the time the property became titled in their joint names).

Note: Not all joint revocable trusts have this protection.

- Gifting trust. A gifting trust provides asset protection because the assets that are moved into the trust are considered an irrevocable gift. This type of trust is used when you want to leave an inheritance to your heirs while also removing assets from your estate (and sometimes your control) — thus providing creditor protection for the assets.
- Post-death planning. Leaving assets directly to your heirs is not the most beneficial way to leave an inheritance. Rather, utilizing sub-trusts within your living trust provides vast benefits. Typically, when the grantor passes away, their trust creates sub-trusts for each beneficiary and allocates their share of the trust to each of their respective sub-trusts. The beneficiary then becomes the trustee (or co-trustee) of their sub-trust. The sub-trusts transfer the assets outside of probate (privately) to your heirs and are not subject to creditors, predators, divorce or estate taxes of the beneficiary. In addition, the trust provides privacy. This is especially important in your line of work. You don't want somebody who has a personal vendetta against you to see how much money you left your loved ones. Sub-trusts are available for all trust types.

With all the uncertainty currently surrounding qualified immunity and the increasing litigation risks of the society we live in, you want to be proactive and make sure you are protected. You've worked hard to get where you are — don't let someone take it away.

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. Gregg Brant earned his executive certificate in financial planning from Duquesne University, an MBA from Robert Morris University and a bachelor's in financial mathematics with a minor in actuarial science from Robert Morris University. To contact Atlantic Wealth Partners, call 561-632-0566 or go to www.atlanticwealthpartners.com.

Is there an **Ideal Time to** Exit DRO

By Richard Palmer, CFP®; Vice President, Investments, Raymond James



hen the DROP period ends (typically in 5 years), the employee must separate from service. It is important to time one's exit from the DROP after the member turns 50 years of age. Entering DROP is an irrevocable decision, so the entry-date and exit-date need to coincide with the sworn employee tunring 50.

In a similar vein, and a second point to consider, is to separate from service in the first quarter of the year. By timing one's retirement early in the year, the employee has the opportunity to maximize his retirement accounts by making contributions for an additional calendar year. An ideal way to accomplish this is by taking advantage of the catch-up provision within a 457(b) account. Additionally, set the exit date on the first of the month (rather than on the 29th or 30th) so you are able to collect your first pension check sooner and without interruption.

Also, if a plan doesn't allow a COLA while in DROP, it may make sense to terminate or exit DROP right before eligibility for a COLA. For example, if a COLA begins on October 1st, consider exiting DROP the month before on September 1st.

When I finish my DROP term, can I leave it in the plan?

This depends on the rules governing the plan. Some plans allow participants to keep their DROP money in the plan, on a self-directed arrangement or on a discretionary basis via money managers within the pension. Most plans do not allow DROP money to stay in the plan.

At what age must I begin taking distributions?

Participants must begin receiving distributions from money left in DROP at age 72 regardless of their employment status. This IRS rule also applies to 457 money and to IRA money.

Mr. Palmer is Vice President- Investments at the DROP Consulting Group of Raymond James. This Q/A is adapted from his new book, "DROP: The Definitive Guide," which was published by Penultimate Publishing, LLC. on October 15th.



Whether you're pre-DROP, post-DROP, or currently in DROP, you need answers to your most pressing retirement questions...... questions about money, family, and health.

Get a complimentary book on DROP by calling 727-567-8804



October 2020 | Penultimate Publishing, LLC

If you have investable assets of \$250,000 or more, please contact us to start a conversation and receive your FREE copy of DROP: The Definitive Guide. This comprehensive book covers the most important concepts relating to DROP and fills a void in the financial press community.

Raymond James & Associates, Inc.,

Member of New York Stock Exchange/SIPC

880 Carillon Parkway - 32E · Saint Petersburg, FL 33716

Information provided is not approved or endorsed by the Florida Retirement System

First Responders: Tips for taking care of yourself

COVID-19 is stressful for all communities, and especially first responders. Learn how to care for yourself and your families during this difficult time.

First responders will experience stress. Managing stress and taking breaks will make you a better responder.

Sources of stress for emergency responders may include witnessing human suffering, risk of personal harm, intense workloads, life-and-death decisions and separation from family. There are important steps responders should take before, during and after an event. To take care of others, responders must be feeling well and thinking clearly.

First responders can take certain steps to do their jobs effectively. During a response, understand and identify burnout and secondary traumatic stress. Burnout involves feelings of extreme exhaustion and being overwhelmed. Secondary traumatic stress consists of stress reactions and symptoms resulting from exposure to another individual's traumatic experiences, rather than from exposure directly to a traumatic event.

Signs of burnout are sadness, depression, apathy, becoming easily frustrated, blaming others, irritability, lacking feelings, indifference, isolation or disconnection from others, poor selfcare (hygiene) and feeling tired, exhausted or overwhelmed. You may feel like a failure and that nothing you can do will help. You are not doing your job well. You need alcohol or other drugs to cope.

Signs of secondary traumatic stress are excessive worry or fear about something bad happening, being easily startled, the feeling of being "on guard" all the time, physical signs of stress (e.g. racing heart), nightmares or recurrent thoughts about the traumatic situation and the feeling that others' trauma is yours.

Coping techniques like taking breaks, eating healthy foods, exercising and using the buddy system can help prevent and reduce burnout and secondary traumatic stress.

Try to limit your time working alone by trying to work in teams. Develop a buddy system to get support from team members. In a buddy system, two responders partner together to support each other and monitor each other's stress, workload and safety. The pair should:

- Get to know each other. Talk about background, interests, hobbies and family. Identify each other's strengths and weaknesses.
- Set up times to check in with each other. Listen carefully and share experiences and feelings.
- Acknowledge tough situations and recognize accomplishments, even small ones.
- Offer to help with basic needs such as sharing supplies and transportation.
- Monitor each other's workloads. Encourage each other to take breaks. Share opportunities for stress relief (rest, routine sleep, exercise and deep breathing).
- Communicate your buddy's basic needs and limits to leadership – make your buddy feel "safe" to speak up.

Family members can help make the transition easier after the response is over. Celebrating a homecoming is important and should reflect your own style, preferences and traditions. Ask your loved ones to refrain from discussing graphic, gruesome and highly distressing details to avoid upsetting or traumatizing others.



This is especially important when discussing the experience with, or in the presence of, children. Consider sharing the more positive aspects of your experience.

Talking about disaster experiences is a personal and delicate subject for both you and your loved ones, and many people prefer to limit sharing such experiences with only a coworker or close friend. Often the need or desire to talk about the disaster experience will vary over time.

Engage in activities you enjoy doing with family or friends, such as playing games, shopping for food, sharing favorite meals and other activities that can help you reconnect. Practice responder self-care with these techniques:

- Work in teams and limit the amount of time working alone.
- Write in a journal.
- Talk to family, friends, supervisors and teammates about your feelings and experiences.
- Practice breathing and relaxation techniques.
- Maintain a healthy diet and get adequate sleep and exer-
- Know that it is OK to draw boundaries and say "no."
- Avoid or limit caffeine and use of alcohol.

It is also important to remind yourself:

- It is not selfish to take breaks.
- The needs of survivors are not more important than your own needs and well-being.
- Working all the time does not mean you will make your best contribution.
- There are other people who can help in the response.
- Knowing that you have stress and coping with it as you respond will help you stay well, and this will allow you to keep helping those who are affected.

This information is courtesy of the CDC's information for emergency planners and responders as part of its emergency preparedness and response. More information can be found online at https://emergency.cdc.gov/. Call or text the Substance Abuse and Mental Health Services Administration (SAMHSA) Disaster Distress Hotline: 1-800-985-5990 for additional help.



Struggling with substance abuse or drug/alcohol addiction?

The Re-Institute

Fit for Duty - Fit for Life

Our campus, exclusive to Frontline Guardians and their family members, offers a "safe haven" surrounded by lush landscaping, open space, and serene residential accommodations in an equestrian setting. The healing environment enhances the sharing by fellow guardians in supporting each other while attaining their



Reconnect

Experiencing the effects of

"burnout" from trauma & stress?



Redefine

To refer call 561-366-7245

www.reinstitute.today

The Re-Institute

642 W. Rambling Drive, Suite B Wellington, Fl 33414



Created for Frontline Guardians by former Frontline Guardians







NAPO president releases statement in response to riots at the Capitol

On Jan. 7, NAPO released the following statement from President Mick McHale:

On behalf of the National Association of Police Organizations (NAPO), I want to recognize the dedication and service of the U.S. Capitol Police and the other state, local and federal law enforcement agencies who responded to the riot and violence at the U.S. Capitol on Jan. 6.

We recognize and acknowledge that there are great political divides in our nation. As law enforcement officers, the first law we are sworn to uphold is the Constitution of the United States. And we strive to protect all the rights contained therein, including First Amendment rights. At the same time, mass protests regarding controversial issues present an extremely volatile situation, and the deliberate and provocative acts of a few can swiftly turn what was a relatively peaceful assembly into a dangerous

Officers, in fact, put their own safety at risk in protecting the legitimate First Amendment rights of protesters, even those protesters who vilify and despise the police. They also risk their own safety in restoring public order and welfare when it is threatened by violent criminals, regardless of the political motivations or beliefs of the individual persons involved.

When elected politicians seek to substitute their own judgement for that of experienced officers, regarding the dangerousness of mobs and how swiftly a situation can spiral out of control, the result can often be greater danger to public safety, and an increase in physical harm as well as damage to property and institutions. One example of this is the removal of "tools from the toolbox" that officers may need to protect themselves and the public in riotous situations. These tools may include teargas or other irritants, less-lethal projectiles, and even items such as helmets and shields. When the legitimate availability of these tools to officers is foreclosed at the front end, the predictable result is that demonstrations that might have remained relatively peaceful, or at least less violent, quickly escalate to destructive violence.

The great harm here is that officers are sometimes placed in a situation where, having been stripped of legitimate less-forceful means of maintaining and restoring order, they find themselves approaching a situation where they are forced to choose between no force at all and deadly force, because the intermediate use-of-force tools have been restricted or prohibited. This situation clearly risks great harm, destruction and even death, that might otherwise have been prevented. In cities across the country, the dissatisfaction with police response to sometimes violent protests during the summer has led to the deliberate disengagement or "standing down" of officers and the banning of vital de-escalation tools.

NAPO priorities: 116th Congress Review

The 116th Congress (2019-2021) was very successful for NAPO. As the 117th begins, we highlight the legislative wins and achievements accomplished over the past two years.

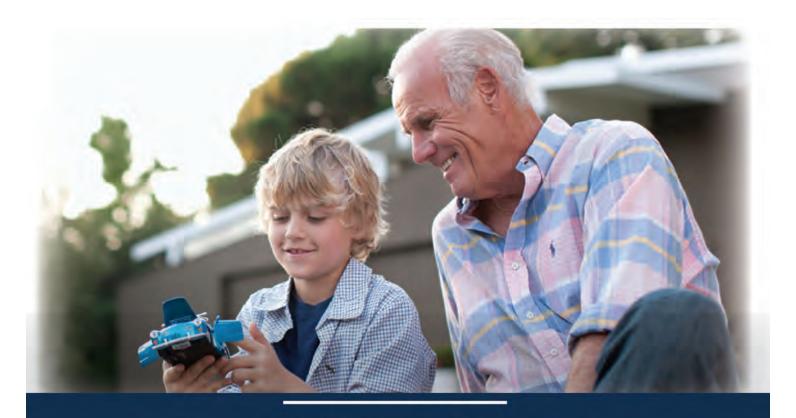
NAPO priority legislation signed into law

 Never Forget the Heroes: James Zadroga, Ray Pfeifer and Luis Alvarez Permanent Authorization of the September 11th Victim Compensation Fund Act. It reauthorizes the fund through fiscal 2090 to compensate first responders and other individuals with health conditions caused by toxin exposure due the 9/11 attacks — including the reimbursement of any claims previously reduced due to insufficient funds.

- Repeal of the "Cadillac Tax." The Fiscal 2020 Consolidated Appropriations Act, H.R. 1865, permanently repealed the 40 percent excise tax on employer-sponsored health plans scheduled for 2022.
- Supporting and Treating Officers in Crisis (STOIC) Act. It reauthorizes a Department of Justice (DOJ) grant program for law enforcement officer family-support services that expired in 2000 and was last funded in 2005. The act will expand eligible uses to address the mental-health needs of law enforcement officers. Grant recipients may use funds to establish suicide-prevention programs and to support officers experiencing mental-health issues.
- Bulletproof Vest Partnership Grant Program Permanent Reauthorization. It permanently authorizes — up to \$30 million per year — the DOJ's matching grant program that helps law enforcement organizations purchase bullet-resistant vests.
- Safeguarding America's First Responders Act. It establishes a presumption under the Public Safety Officers' Benefits (PSOB) program that an officer's death or disability due to contracting COVID-19 is in the line of duty.
- Law Enforcement Suicide Data Collection Act. Requires the DOJ to establish a program to collect confidential data at the local, state and federal levels.
- Debbie Smith Reauthorization Act. It reauthorizes grants that support state and local efforts to process DNA evidence in rape kits, including grants to provide DNA training and education for law enforcement personnel, corrections personnel and court officers.
- Don't Break Up the T-Band Act. It repeals the auction of the 470-512 MHz (T-Band) that was mandated by the Middle Class Tax Relief and Job Creation Act of 2012. This allows public safety licensees to remain on the T-Band spectrum, ensuring that first responders nationwide have access to advanced communications capability.

NAPO priority legislation passed by the House or Senate

- Protecting America's First Responders Act. This bill would ease the strict requirements for disabled officers to qualify for PSOB disability benefits, so officers who are catastrophically injured in the line of duty, but can still work, would qualify. It also ensures that beneficiaries receive the highest award amount possible and provides education assistance for all children of public safety officers disabled or killed in the line of duty.
- Rehabilitation for Multiemployer Pensions Act. This bill would create a Pension Rehabilitation Trust Fund and establish an administration within the Treasury Department to make loans to failing multiemployer defined benefit
- Restoring Tax Fairness for States and Localities Act. This legislation would repeal the cap on state and local tax (SALT) deduction for two years (2020 and 2021) and would reinstate above-the-line deductions for some out-ofpocket expenses for first responders.
- COPS Counseling Act. This bill would implement confidentiality standards for peer support counseling programs and directs the attorney general to report on best practices.



WILL YOUR INCOME LAST?

Many baby boomers can reasonably expect to live to 80 or 85, perhaps longer.

Can you sustain your income and lifestyle for the next 20 or 30 years?

For help in determining if you can, contact me today for a no-cost,

no-obligation appointment.



Richard D. Gerundo ChFC, CLU, CRPC, LUTCF

Lead Financial Advisor
California Ins. Lic # 4047058
786.845.3183 • Rich.Gerundo@dcfcu.org
The MEMBERS Financial Services Program
Located at:

DADE COUNTY FEDERAL CU 1500 NW 107 Ave, Miami, FL 33172 We can help with your DROP or 457 Plan Rollovers

Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America. CBSI-14818439.2-0720-0822 © CUNA Mutual Group.

Thank-You Notes TO THE PBA

January 4, 2021

South Florida Police Benevolent Association 10680 N.W. 25th Street Doral, FL 33172

To: Steadman Stahl, President and David Greenwell, Vice President

It's been a difficult year, in a nation battered and brought down by rampant disease. The most beautiful feeling police officers have, is to know that they have heroes watching over them in their time of need. Those heroes are the PBA and the POAT, both respond when officers are in need of a light at the end of the tunnel in their time of struggle. Thank you for your assistance during my time.

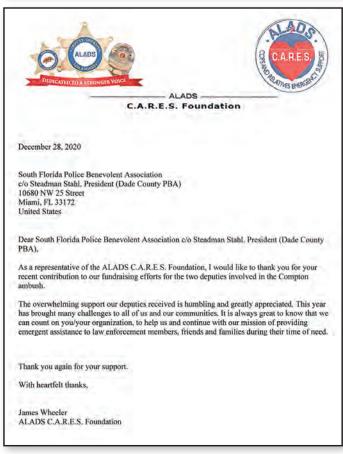
A team dedicated to its members.

Thank you for being my rock,

Joe Hernandez Police Officer/Member Sweetwater Police Department

CONCERNS OF POLICE SURVIVORS November 20, 2020 Steadman Stahl, President South Florida PBA, Inc. 10680 PBA Memorial BLVD Doral, FL 33172-2199 Thank you for your recent donations totaling \$750.00. Each donation you make is a commitment to helping families who have lost a loved one in the line of duty and provides many opportunities to help rebuild their shaltered lives. As a token of our sincere appreciation, we have added South Florida PBA, Inc. to our Partners in Law Enforcement membership. Your organization can be proud to be part of a distinguished group of law enforcement organizations who support Co.P.S. mission year after year. South Florida PBA, Inc. will be recognized as a Partner in Law Enforcement in a C.O.P.S. newsletter and at National Police Week. Since 1984, C.O.P.S. has been the organization that continues to reach out to survivors in the months and years following the death of their officer. Your continuing support helps insure that C.O.P.S. can continue providing heating, love, and life renewed to America's surviving law enforcement families. Your support will be given special recognition on the Partners in Law Enforcement panner during National Police Week 2021 activities so that attending survivors will know that you support C.O.P.S. programs. Again, on behalf of over 54,000 surviving family members and co-workers affected by line-of-duty deaths nationwide, we thank you for your support. Sincerely yours, Dianne Bente Thank you finall of your support over the years. I hope you all one healthy suell. PO Box 3199 - 846 OLD SOUTH 5 - CAMDENTON, MO 65020
OFFICE: 573-346-4911 - FAX: 573-346-1414 - WWW.CONCERNSOFPOLICESURVIVORS.ORG







Studman.

Thank you so much for the OBA'S opherous gift for Jacob as well as the OBA'S Sponsoving of a Good drive. The support of the law enforcements through Jacobis ostroscreonia aiognosis and trustment has been truly overwhelming. THE SUDDOPT OF OUR HOLFEMILY MEANS courything to us.

We wish you tel a hypy and walky how your! Be safe!

Thank You so much for thinking of me! I really appreciate all of Your

ONE. Jacob. Kwin & Hlen Schwartz

TO THE PBA FAMILY.

WE CAN'T BEGIN TO EXPRESS HOW MUCH IT MEANT TO RECEIVE SUCH A CEAUTIFUL FLORAL ARRANGEMENT FOR NORM'S MEMORIAL SERVICE. IT WAS ADDRNED WITH ROSES, WHICH WERE HIS FAVORITE FLOWERS. THANK YOU ALL FOR YOUR KINDNESS AND THOUGHT FULNESS DURING THIS DIFFICULT TIME. IT WAS COMFORTING TO SEE STEADMAN STAHL AND DAVID GREENWELL AT NORM'S SERVICE. ET MEANT SOMUCH TO THE FAMILY TO SEE IT MEANT SO YOU THERE. THE GREGORISCH FAMILY

The Home Team

Realtors who provide expertise to their extended law enforcement family











Let me help you with your relocation to Citrus County Crystal River, Homosassa, Pine Ridge, Inverness & Floral City.

> Facts for Miami-Dade County and Citrus County.* Population Persons per sq. mile Miami-Dade County 2,617,176 1,316 139,271

Citrus County *Official US Census

Mark Siegel, Realtor

ERA American Realty • 4511 N. Lecanto Hwy Beverly Hills, FL 34465

Office: 352.746.3600 • Cell: 786.877.6097 • Fax: 352-746-3685

Miami-Dade Police Reserve Officer 1974-2010 Many MDPD retirees have already found Citrus County a great place to live! View visitcitrus.com to learn more about Citrus County.



DFS Proudly Serving Miami-Dade County Employees for 25 Years.

ARE YOU PREPARED FOR SMOOTH SAILING INTO RETIREMENT?

- 1) Navigating Current Global Economic Environment.
- 2) Do I Understand How the Retirement Option I choose can have Long-Term Consequences on My Retirement Income?
- 3) How can I Utilize Qualified Dollars. (i.e. DROP, 457 Def Comp, IRA's & 401k Plans) to supplement my retirement Income.
- 4) Learn How To Create A Second Defined Benefit Plan For My Family.
- 5) Legacy Planning The Role of Life Insurance, Wills, and Family Trusts.

Call 1-800-210-0263

or email: CustomerService@dfsflorida.com

For Your No Fee - Complimentary Consultation

DATABASE FINANCIAL SOLUTIONS, INC.

3301 Bonita Beach RD, Suite 100, Bonita Springs, FL 34134 - (239) 597-9990