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Standing Strong

Despite all the challenges they face every day, law enforcement officers in South Florida continue to stay strong. They never, ever give up the fight. A look at how they continue to endure the ambushes, attacks and other obstacles shows how South Florida officers are among the best trained and most well equipped in the country. Perspectives from those who lead them, those who train them and those who are on the front lines confirm shows how these officers will never, ever back down.

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INSIDE STORIES



You are the best of the best



STEADMAN
STAHL

I was at the hospital that day to see Miami-Dade Police Department Detective Darrian Washington. For him to go home that night after being shot in the head is unheard of.

But he wanted to go back to work right away and find that guy who ambushed him. It's not like, "Let me have a couple weeks off and then try to figure this out." He was ready to go back and serve his community. He was ready to go find that guy and go find other bad guys.

We have a lot of these officers throughout South Florida who are so dedicated, so passionate about what they do. They have so much pride in their communities and departments that they truly are ready for anything. They're fierce public servants who are not going to let the bad guys deter us or get us to lower our guard and back up. We will not surrender these streets to the bad guys. It won't happen. Not in Miami-Dade County, not in Monroe County, not in any of the towns that we represent throughout the state of Florida. We will not give into the bad guys.

Our report in this issue of how Detective Washington exemplifies the gold standard so many of our members have set and live up to every day praises how all of you have made this profession your calling. The great strength I saw at the hospital that day reminded me of what makes policing in South Florida the best in the country.

You all get into it wanting to make a difference, to make this a better place to live, to make our communities safer. You will put yourselves in harm's way day in and day out.

I have been doing this for more than 30 years right now. Lately, I sometimes wonder, "Man, who wants to get into it?" But then I go to the academy graduations of our corrections officers and police officers. They're glowing. They're excited. They're ready for the challenges. They're ready for anything.

Probably the biggest thing I am so proud of is that the police departments we represent have changed with the times. You see some places around the country that just don't invest in training, invest in the equipment, invest in the people. And we're starting to invest in mental health awareness for the officers.

These components to unparalleled policing can be found here. You get some of these communities that were talking about defunding and all this kind of stuff. The first thing they always cut when these budget problems arise is training. It's the first thing they'll cut. They go after the employees, the officers. It's been proven time and time again that when you cut back on the training and the employees, the problems arise.

Here in South Florida, we have a different kind of problem. The PBA's 60th anniversary gala is coming up, and one of the biggest challenges we have is selecting our nominees and our runners-up for our awards. Every single one of them deserves to be the officer of the year. Every one of them. That's probably the biggest challenge that we have: trying to pick the top cop for us.

Then you have the Darrian Washington case, where a traffic stop turned into a guy shooting at his head from behind. Never had a chance to react to it. It was almost an execution. But St. Michael was certainly on his side and made sure that he went home at the end of his shift.

Just like St. Michael was there for MDPD RID Detective Ricaurte Lugo back in December. A shot in the face ricochets off a jawbone and ends up in a cheekbone, and when I went to see him, the first thing he says is, "I want to go back to work."

That's one of the things that they instill during training here. It's that fight or flight. You can stand your ground and fight back, or you can just be the prey. We're not seeing that with our members. We will not give up the streets to the bad guys.

Every day, officers are out there doing so much good. There are millions and millions of encounters with the public, not always to the extent of Darrian and Ricaurte, but encounters can turn into that extreme.

With the training, with the tactics to de-escalate situations, our encounters don't wind up like some of the others around the country that generate all that negative media attention. So I go back to how proud I am to represent all of you. It's easy when you have such great officers who do such a great job day in and day out. Know that we have your back. The community has your back. That's why I keep saying how this makes us so much different from anywhere else in the country.

As I gather my thoughts for this article, I am driving to Tallahassee to speak with state senators and reps about some significant legislation the PBA is working on. There are a lot of incredible proposals working for public safety, including restoring pieces of the state employee pension that were taken away several years ago.

We see support coming for our halo bill, the one that's designed to protect officers when you've

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got these agitators showing up on traffic stops and trying to engage the officers. They are coming up at them, and getting in their faces. The wording of the bill requires them to stay up to 20 feet away from the officers while they're doing their investigations. If, after the third time, they fail to follow the order, they'll be placed under arrest.

With our governor, his administration and many great legislators there, I've never seen this much support for public safety from state government in all my years of being involved in politics.

As you know, during this last election cycle, Republicans took control of the House, the Senate, and the governor's office. What they ran on was a platform of putting public safety front and center, and they have not disappointed in any way.

Likewise, we are getting similar responses from polling of mayors. They have always given the same answer to the question of "What's the most important thing to the voters?" It was always cultural arts. Then the parks, and public safety would be third or fourth. Right now, polling is showing public safety is the top priority of all voters.

The state legislature is also working on restoring pension benefits that were taken away in 2011 during the housing crisis. The big one was raising the minimum retirement from 25 years to 30 years. They said it

was to save money, which we all knew was false.

We've been pushing to lower it back to 25 years, and we're getting some traction because of how well the PBA has engaged in the political process. In the past couple of years, we have heard, "Well, let's hold it off until next year." Well, this is the year. The biggest one that we heard from our members was to take the pension eligibility back down to 25 years. At this time, we feel confident that it's going to happen, along with a lot of other benefits that we lost are going to come back.

There were groups, and some politicians, who were for defunding and reallocating and all this nonsense that we heard, which has put a great strain on the profession. But we have stayed persistent in the fight. We put our chin to the wind, and we have not let those agitators dictate our future. We control our future. That's what we've done with the PBA. We make sure the PBA is front and center, not taking a backseat to any of these issues.

Finally, with celebrating National Telecommunicators Week in April, I want to tell all our call-takers and dispatchers how important they are to the quality of policing we provide in South Florida.

The backbone of any organization is communications, and our dispatchers and call-takers set the tone for us. They are the first responders who respond first and fore-



Meeting during the legislative session in Tallahassee are, from left, South Florida PBA President Steadman Stahl, Miami-Dade County Commissioner Roberto Gonzalez, Lieutenant Governor Jeanette Núñez, Joe Bober from the PBA legislative team and PBA Sergeant-at-Arms Alex Munoz. most.

If it's a critical situation, they're maintaining the calmness for us. We could not do this job without all of our telecommunicators. We're very proud of you. I know that they set aside one week to recognize our communications. But the PBA says every day — 365, 24/7 — we thank you for doing your jobs and making our jobs a hell of a lot safer.

Steadman Stahl, President
steadman@sflpba.org

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Keep violent criminals off the street



DAVID GREENWELL
EXECUTIVE VICE PRESIDENT

It was my honor to represent the fine men and women of law enforcement at the bond hearing of Fenqwavious Lopez, who was charged with four counts of attempted first-degree murder of a police officer. The PBA's viewpoint was that "we must send a strong message that anyone that kills or tries to kill a police officer will go to jail and stay in jail." I believe the large number of officers in the courtroom helped the judge deny bond for this vicious criminal. We must stick together, because as we know, there is strength in our unity.

With regards to bond, common sense and reasonable people agree that we must keep violent criminals off the street by ensuring they are in jail or prison, away from the good citizens that we swore to protect.

Bail reform in cities has created more victimization and lessens officer safety. Let us look at New York City. In 2019, under the old bail laws, New York City's crime rate had fallen for the 27th year in a row. Under the new bail laws, by Jan. 1, 2020, more than 2,000 career criminal repeat offenders were released from city jails. They had an average of 12 prior arrests and seven prior convictions. Sadly, just three months after their release, city crime rose by 34 percent as compared to the same period in 2019 (source: *New York Post*).

I have personally worked every-high crime area in Miami-Dade County as an RID sergeant and can say that most people living in these areas are good, law-abiding people. The problem is the repeat offenders, whether in NYC or here. In NYC, they released repeat offenders, and within a few weeks, crime went up by double digits for the first time in almost three

decades. Forty percent of those released without bail were rearrested (source: *New York Post*). I use NYC as an example because some judges here want to start a version of bail reform starting with misdemeanors, which in my opinion would just be the beginning of bigger problems to come.

We have lost too many brothers and sisters in law enforcement — Roger and Amanda, Somohano, Echy, Zore, Curlette, D'Azevedo, Hodges, Boles and Strzalkowski — who were all killed by bad people who should have been locked up. Roger's son, Bryan Castillo, was sworn in as a cop with MDPD on Feb. 16, 2023.

We must do all we can to protect the residents of Miami-Dade County and our cops, especially this new generation, like Bryan. Bail reform is not reform; it is criminal coddling. "Hug a thug" does not work. We do not have a problem with some non-violent minor criminals being released, but all violent criminals and repeat offenders must have a bond hearing to ensure they do not return to prey on the communities they have terrorized.

Thank God that Governor DeSantis is vowing to stop ill-informed judges, and he will be proposing new criminal justice legislation that would strengthen state rules covering judges and their ability to release a defendant from custody by so-called bail reform. The Florida legislature will consider the governor's proposal sometime this year. The South Florida Police Benevolent Association is proud to team up with Governor DeSantis to make both our state and our law enforcement officers safer.

As always, stay safe out there. If you have any questions or concerns, please do not hesitate to contact me at 305-593-0044 or dg@sflpba.org.

Bond hearing held for man accused of shooting at Miami-Dade police



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Unarmed responders



NIZAM "ISH"
ISHMAEL
VICE
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Recently, the union representing officers of the Los Angeles Police Department released a list of 28 potential calls for service (at right) that it believes can be handled by responders who are unarmed. This type of alternative response method will obviously transfer officers' workload so law enforcement can concentrate on more serious crimes. This move is part of a national trend aimed at limiting situations where armed police officers are the first to respond.

These calls range from mental health situations, quality of life and homeless issues, problems at schools and welfare checks, certain non-fatal traffic collisions, parking violations, trash dumping, loud parties, public intoxication and panhandling. This establishment of unarmed response protocol should assist with law enforcement's chronic understaffing and allow police to focus on the actual job of responding to emergencies.

Law enforcement agencies all around the country are all facing the same recruitment and retention issues of finding viable qualified candidates. Many are lowering their minimum qualifications or standards to increase the pool of candidates. We will always have to adapt and change with the times. I am all for exploring different methods and applying best practices, if they do not reduce law enforcement positions.

When I started my career 26 years ago, the uniform squads at the Miami-Dade Police Department consisted of 10 police officers and one public service aide (PSA). If you were fortunate enough to have a PSA on your squad, you always treated them like gold. We worked together closely. They augmented the workload and assisted with traffic crashes, burglary to vehicle calls and even fraud reports. Although their response to calls was limited, it did free us up to do proactive police work and concentrate on particular areas experiencing spikes in crimes. Over the years, PSAs have been utilized at various other assignments within many agencies throughout South Florida. However, the ability to hire PSAs has diminished.

I think the biggest challenge would be to establish a support network of resources, including mobile therapy vans and other resources that are able to respond in a timely manner. These alternatives would divert thousands of calls away from a normal police response. Cities such as San Francisco, San Diego and New York have already implemented similar programs. I am not sure if these cities are models to follow for best practices of policing, but it is worth exploring.

I believe that policing may be approaching, if not well into, a period of change that will significantly affect what police do and how they do it. Policing in big cities now actively encourage citizen participation by sharing information, training volunteers, consulting the public about priorities, mobilizing collaborative crime prevention programs, enlisting the public as informants in problem solving, and soliciting help from city planners, architects and the designers of products to minimize criminal opportunities. Policing will continue to develop in an evolutionary way and continue to fine-tune operational techniques.

Be careful out there: One of our own, Detective Darrian Washington, was ambushed and shot on March 8, 2023. By the grace of God, he is still here with us. Please feel free to contact me at ish@sflpba.org or at 305-593-0044.



Representing the PBA at a community appreciation dinner, from left to right: MDPD Police Chaplain Coordinator Walter T. Richardson, Northside Officer Hakeem Azeez, PBA Vice President Nizam Ishmael, MDPD Police Chaplain Abdul Samra, Intracoastal Sergeant Daren Moody, Midwest Detective Faizan Haq and MDPD 911 Communications Manager Ali Riaz

List of 28 Potential Calls for Service

1. Non-criminal and/or non-violent homeless and quality of life calls
2. Non-criminal mental health calls
3. Non-violent juvenile disturbance or juveniles beyond parental control calls (won't go to school)
4. Calls to schools, unless the school administration is initiating a call for an emergency police response or making a mandatory reporting notification
5. Public health order violations
6. Non-violent calls for service at city parks
7. Under the influence calls (alcohol and/or drugs) where there is no other crime in progress
8. Welfare check (non-criminal and courtesy request from doctors or hospitals)
9. Non-fatal vehicle accidents (non-DUI/non-criminal: property damage only, including city property, verbal disputes involving non-injury traffic collisions, refusing to share ID at traffic collisions)
10. Parking violations
11. Driveway tow
12. Abandoned vehicles
13. Person dumping trash
14. Vicious and dangerous dog complaints where no attack is in progress
15. Calls for service for loud noise, loud music or "party" calls that are anonymous or have no victim
16. Landlord/tenant disputes
17. Loitering/trespassing with no indication of danger
18. Code 30 Alarm Response (except 211 silent alarm)
19. Syringe disposal
20. DOT stand-by
21. Homeless encampment clean-ups, unless officers are requested or prescheduled
22. Panhandling
23. Illegal vending
24. Illegal gambling
25. Fireworks
26. Defecating/urinating in public
27. Drinking in public
28. Suspicious circumstances/possible dead body, with no indication of foul play

Why officers need to stay in shape



JERMAINE
LAWSON
TREASURER

Physical fitness is the key to ensuring that an officer is operating at their most effective potential. In addition to enhancing strength for control tactics, being in shape can also reduce the risk of injury and increase coordination. Due to the nature of core activities related to law enforcement, physical fitness is paramount.

When entering the law enforcement profession, law enforcement agencies have strong physical fitness programs that prepare officers to perform their jobs. However, few agencies have programs in place to maintain a level of health commensurate with the physical requirements of their job for the length of their officers' careers. Our department requires new recruits to pass a battery of physical fitness test, but once they complete the academy and enter the facility, physical fitness relevant to performance is no longer evaluated or tied to performance.

According to an article published by *The Wall Street Journal* (an analysis of data from the *American Journal of Preventive Medicine*) in 2014, law enforcement officers, firefighters and security guards have the highest rates of obesity of all profession. According to the journal, 40.7 percent of law enforcement officers, firefighters and security guards are obese.

An average day consists of long periods of sitting and unexpected periods of maximal exertion. The work of law enforcement has been found to be 80 to 90 percent sedentary, and as such, it's not uncommon for officers to experience gains in body weight. Your ability to perform the essential functions of your job is directly affected by your underlying fitness level.

Officers who maintain a high level of physical fitness are more confident in their ability to do their job, better able to respond to calls for help, able to make better decisions on the appropriate levels of force to be used, able to perform more work with less effort and less



likely to suffer injury during physically demanding activities.

Officers must be prepared to take immediate physical action with little or no warning, with no time to warm up or stretch. Your ability to promptly respond to the situation at hand is essential. There are many factors that will determine whether an officer is injured while performing the functions of their job. One mitigating factor that officers can control is their own fitness levels. Good physical fitness has a direct impact on officers' job performance.

Good physical conditioning contributes to a higher level of overall health and enhances the personal perception of wellbeing. Physical conditions such as diabetes, hypertension and high cholesterol are indicators that an officer needs a fitness routine. Lack of fitness increases the likelihood of on-duty injuries and illnesses and increases exposure to liability, health care and absenteeism costs.

As officers, we should task ourselves with staying in shape. We all know that exercising regularly is good for us. However, the COVID-19 pandemic has emphasized the importance of exercise and focusing on our fitness like never before.

Our methods to stay in shape are no different from those of most people: diet,

exercise and mental health awareness. I would like to urge our members to take advantage of the built-in gyms at their respective facilities.

If those gyms are not adequate, purchase home equipment, or go for a run. We are meant to move, and many of our body's systems work better when we are consistently physically active. Finally, ensure that you are eating a healthy diet and find time to decompress and relieve stress.

The department should institute a fitness challenge department wide. As officers, we are competitive by nature. As such, the department should take advantage with voluntary department-wide challenges. CrossFit and basketball competitions can be staggered throughout the year. The competition will build camaraderie and encourage fitness.

A fit workforce will be able to perform the physical tasks of law enforcement work more efficiently. Finally, in-shape officers will have better command presence in uniform and represent the department well in the community.

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

Injunctions for protection: why you do not want one issued against you



**CRISTINA
ESCOBAR
ASSISTANT
GENERAL
COUNSEL**

An injunction for protection and/or a restraining order are orders issued by a court ordering a respondent to stay away from the petitioning party (i.e., petitioner). Injunctions are civil in nature, but if issued, a violation of an injunction by a respondent is a misdemeanor of the first degree, punishable by up to one year in jail.

The process for obtaining an injunction involves the petitioner, who is seeking the protection of the courts, going to the courthouse and filing under oath a petition for injunction. These petitions contain the allegations against the respondent for which the injunction is sought. There are different types, such as injunctions against domestic violence (F.S. 741.30), repeat violence (F.S. 784.046) or stalking (F.S. 784.0485).

A judge will review the petition without meeting and/or taking testimony from a petitioner; these are *ex-parte* (meaning one-sided). If a judge finds that the petition supports the petitioner's claim(s) that he/she is in fear of imminent violence and/or harm, a temporary injunction will be issued, along with a hearing date. Note that a judge can also deny a petition yet still issue a hearing date.

At the hearing, the respondent (the person being accused) will have the opportunity to present their side of the story. An injunction hearing is an adversarial proceeding where the judge hears testimony and is presented with evidence. The judge can deny the permanent injunction, which ends the civil matter, or grant it for a determined amount of time (usually for one year, but could be longer) or indefinitely.

Injunctions do not only include the terms for which the respondent is to stay away from the petitioner, but it can also include visitation (if there are children involved), require you to move out of your residence (if you live together with the petitioner), or also require you to relinquish possession of any firearms and/or ammunition you may possess. The law does allow an exception, if a request is made and the judge grants it, that a respondent be allowed to carry a firearm for work purposes only. This means that arrangements would need to be made with your department to pick up your weapon at the beginning and turn it in at the end of every shift. This can be very problematic. Also, once an injunction is issued (temporary or permanent), as it is the court telling a respondent to stay away from the petitioner, even if a petitioner invites the respondent over and/or encourages contact, a respondent should never have contact. That would be a violation of the injunction which, even with the petitioner's consent, is a crime. The proper way to handle that is to seek to have the injunction removed by the court.

Of importance is that even if the injunction is dismissed, if you are a respondent, the department can, and will usually, open an IA investigation on you. This can be done just based on the allegations contained in a petition for injunction, without the complainant going to IA to make an official complaint. If you are called to IA as a subject officer, you should always have your PBA attorney with you.

2023 Pending Grievances

This list represents the pending grievances filed at the various departments represented by the South Florida Police Benevolent Association as of **Jan. 31, 2023**. The PBA legal staff receives numerous other complaints that are resolved by other means.

DEPARTMENT/DISTRICT		
AVENTURA PD		1
HOMESTEAD - CORRECTIONS		1
CITY OF MIAMI POLICE		1
M-D CORRECTIONS		
ASSOCIATION	1	
MWDC	1	
TOTAL		2
MIAMI-DADE POLICE		3
MIAMI GARDENS		5
MCSO (DETENTION)		1
SWEETWATER		3
<hr/>		
TOTAL GRIEVANCES		17

I am writing this article because I have had some clients tell me that they have been served a petition without expressing much concern. My intention is not to scare anyone, but to bring to light that having an injunction (temporary or permanent) issued against you should not be taken lightly. All necessary attempts should be taken to acquire proper legal representation to ensure that you are protected.

A story I must share, as an example of why we always encourage you to contact the PBA, though you may think it's not something we may cover: I had a client come to me because he had been served a petition for injunction. We discussed the matter, and he provided me with a video recording which completely countered what the petitioner had alleged in her petition. Remember, a petition for injunction is a sworn document signed under potential penalties of perjury. I referred him to a civil attorney for representation at the hearing, as the issue was not within the scope of his duties. But upon my review of the petition and the video, I was able to show the State Attorney's Office that they had sufficient evidence to charge the petitioner with perjury. They did, and thankfully justice prevailed. The petitioner was convicted of perjury, which was a major win for my client. A perjury conviction is the most effective way to impeach someone's credibility, which would serve him as protection from any future baseless allegations she may make against him, both in the courts and at IA.

In conclusion, if you are ever a respondent in an injunction matter, please contact the legal department at the PBA. If you are a victim of domestic or repeat violence and/or stalking for which you want to seek an injunction for protection, please contact us as well. We may be able to recommend or guide you in the steps you need to take to protect yourself, as well as assess the matter in case there are any incidental ways in which we can assist you.

Thank you for your service, and be safe out there. We've got your back!

Annual memorial ceremony to be held in May



**SERGEANT
KENNETH
HORGAN
POAT
COMMITTEE
CHAIR**

The Annual Law Enforcement Officers Memorial Ceremony will be held on Thursday, May 4, 2023, at 6:30 p.m. Three more families will be honored at this year's ceremony, as we engrave the names of their loved ones on the wall:

- Officer Cesar "Echy" Echevary, Miami-Dade Police Department, EOW: 8/17/22
- Special Agent Jose Perez, Florida Department of Law Enforcement and retired assistant chief of the City of Miami Police Department, EOW: 8/20/22
- Special Agent Jorge Arias, U.S. Customs and Border Protection, EOW: 10/19/22

What comes after is why the Police Officers Assistance Trust was created in 1989. We must let these families know that we will always remember. All the time and donations that each and every law enforcement officer working in Miami-Dade give to the POAT are exactly how it gets done.

That is how the Law Enforcement Officers Memorial was built. That is how we put on the memorial ceremony every year to commemorate their service and sacrifice. That is how we give tuition grants to their children. That is how we give their children Christmas and birthday gifts every year. That is how we assist families when a catastrophic incident happens and we support them, and so much more.

That is how POAT does it — because of you. Thank you for

always supporting the POAT.

Please look out for upcoming emails requesting assistance at the memorial site in Tropical Park. We will be starting in April with dates for cleanup and maintenance at the site in preparation for the ceremony.

The board of directors of the Police Officers Assistance Trust is proud to offer seven scholarships this year. The following \$2,000 scholarships are available to the son or daughter of any full-time law enforcement officer employed by any agency in Miami-Dade County:

- Paul Janosky Art and Criminal Justice Scholarships (two separate scholarships)
- Mike Byrd Crime Scene Investigation Scholarship
- Christopher W. Todd Law Related Majors Scholarship (also available to officers)
- Roger Castillo Perseverance Scholarship
- Amanda Haworth Perseverance Scholarship
- Chuck Duncan Determination Scholarship

One recipient for each scholarship will be selected and will receive a \$2,000 check to use toward their college expenses. All applications must be received by Friday, May 5, 2023. Please visit our website at www.poaat.org for specific guidelines and requirements. For further information, please contact the POAT office at 305-594-6662 or poatoffice@msn.com.

Thanks for your support, and stay safe.

42nd ANNUAL
Miami-Dade
Law Enforcement Officers
Memorial Ceremony

Thursday, May 4, 2023
Tropical Park
7900 S.W. 40th Street, Miami, Florida

Sunset Service
6:30 PM

The support of our membership is paramount to our success



JOHN FRALEY
RPOC
PRESIDENT

The RPOC is gearing up for our 32nd reunion. The board will meet with the staff at the hotel in the coming days to firm up the meal plan and the accommodations for our members. The reunion will be again held at the Lake Mary Marriott on May 4-7. Note that Cinco de Mayo falls on Friday, and our theme will celebrate the day.

The Otis Chambers Scholarship Fund (OCSF) is open to the children and grandchildren of our members in good standing with RPOC. The board and I have awarded numerous scholarships to members' families who submitted applications since the inception of the program. Your support in assisting these students in furthering their education is greatly appreciated. Thanks to all for continuing to donate to the OCSF. Without your help, this would not be possible.

Also, please continue to support our Retired Officers Assistance (Love) Fund, which is in place to assist and support our members. We all know that as aging retirees, the years go by, and we lose members. Sometimes they have needed the assistance of caregivers and spouses. The RPOC offers a stipend to those spouses and caregivers who provide care to our members in their waning days.

I'm glad to see that our outlying members put together lunches throughout the state. Closer to home, Ray Tersigni chaired a group at the Cooper City American Legion, where I presented Cindy Guttman with a stipend check as the spouse and caregiver for Sandy Guttman, who recently passed. On March 3, I attended lunch in Inverness with 53 members in attendance. Many thanks to Pete Cuccaro, Paul Law and Madeline Pearson for putting this lunch together. The stories of past events in law enforcement were more than abundant. The most moving part of the event was the tributes that were made to members recently passed. The passing of our members should be remembered as we go forward and will not be forgotten.



President John Fraley presents a check and letter of condolence to Cindy Guttman from the RPOC on the passing of her husband Sandy Guttman.

Our members have made our organization into what it is today. More than 230 members have forgotten or failed to renew their RPOC memberships. Membership can be renewed online at our website (www.rpocpba.org). We as a board are dedicated to the RPOC, and the support of our membership is paramount to our success. The promotion of our reunion and lunches are a way to move forward with our lives and keep the men and women that came before us in our memories. May God bless you all.

Chaplain Reba Miller offers these thoughts:

Best wishes to all our members, their families, all our friends and associates during this upcoming season of spring.

"May we think of freedom not as a right to do as we please, but as an opportunity to do what is right." – Peter Marshall

"Those we love don't go away, they

walk beside us every day...unseen, unheard, but always near; still loved, still missed and very dear." It is with extreme sadness that we list the passing of our beloved friends and associates:

- Jerry F. Crawford - Jan. 18, 2023
- James "Jim" Watts – Jan. 13, 2023
- Sanford "Sandy" Guttman – Feb. 5, 2023
- Dyatha Colebrook – Feb. 18, 2023

Special condolences to Marielle Crawford, Michele M. Myers, Aubrey Denson, Cindy Guttman, Teri Valdes Guttman and Arthur Colebrook.

Sending congratulations to Jerry and Harriet Rudoff on celebrating their 50th wedding anniversary.

Blessings to all. Remember to celebrate all the gifts that come your way daily, and remember that each of you is remarkably made.

Congrats to retired members

The South Florida PBA is proud to honor retired members who have put in long hours and outstanding service for their departments and communities. Join us in honoring these great members and exceptional public servants as they celebrate their retirement.



Adrian Robinson
Miami-Dade Corrections & Rehabilitation



Douglas Peacock
Miami-Dade Police Department



Elisha Baker
Miami-Dade Corrections & Rehabilitation



Erica Chung
Miami-Dade Police Department



Gisele Levison
Miami-Dade Police Department



Grace Green
Miami-Dade Police Department



Hector Rodriguez
Miami-Dade Corrections & Rehabilitation



Joy Williams
Miami-Dade Police Department



Rose Green
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Trevor Braye
Miami-Dade Corrections & Rehabilitation

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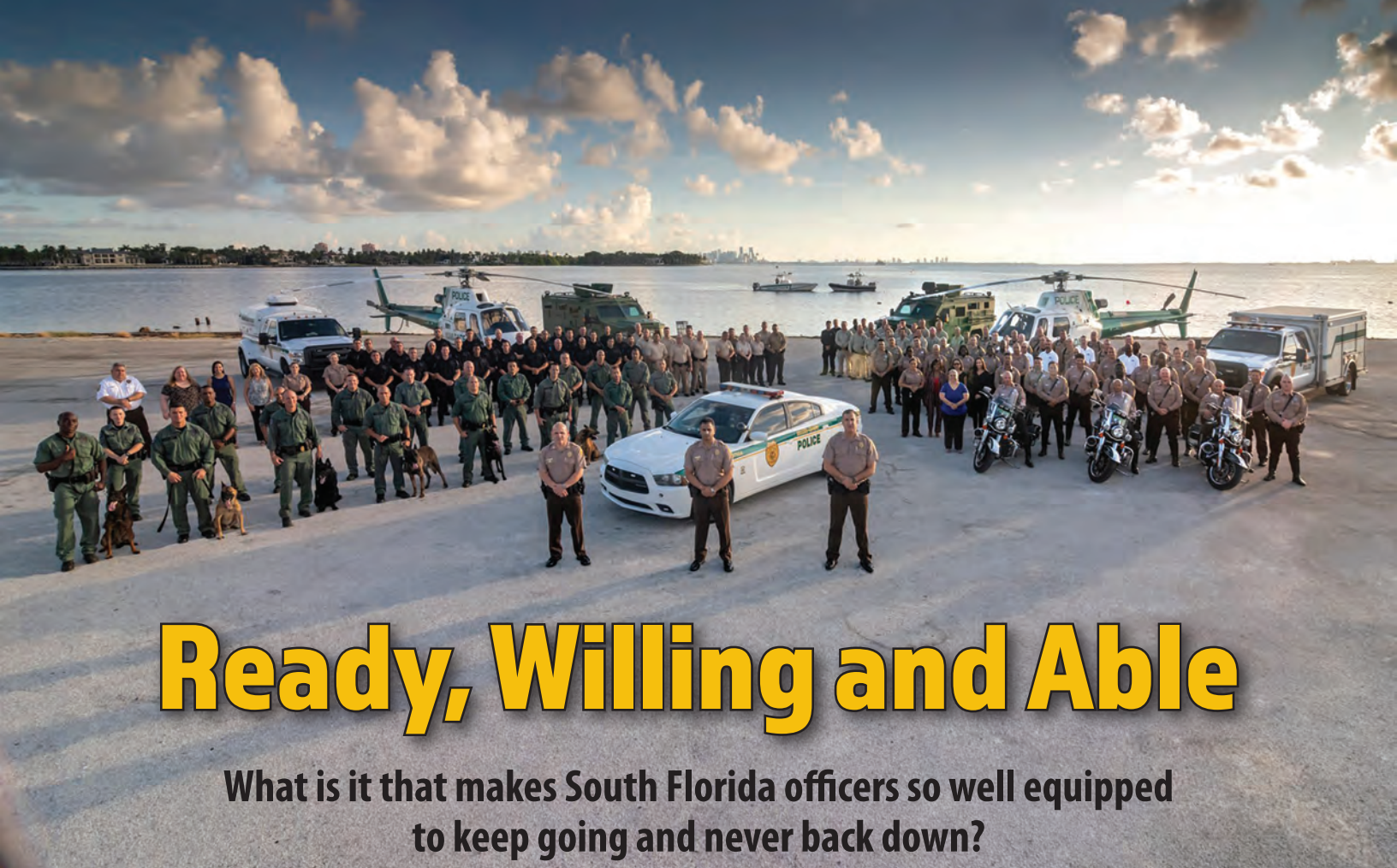
60th

Anniversary
May 20, 2023

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Ready, Willing and Able

What is it that makes South Florida officers so well equipped to keep going and never back down?

■ BY MITCHELL KRUGEL

Perhaps Zeus, Thor, Athena or Apollo could have summoned the caliber of response Miami-Dade PD Narcotics Detective Darrian Washington braved on March 7. When he stopped a suspect in the Buena Vista West area, a shooter ambushed Washington from behind and fired. The bullet hit him in the head. But Washington walked out of the hospital that night, telling MDPD Director Freddy Ramirez he was ready to go find the guy who hit him.

Comparable courage compelled RID Detective Ricaurte Lugo three months earlier when a carjacker he stopped opened fire on him. Lugo's right eye filled with glass from a shattered windshield, and his left eye went blurry with blood. Yet he described his feeling as "stand in there and fight so that guy can't take nobody else out."

Feats of strength like these that seem to come right out of mythology occur throughout Miami-Dade and Monroe counties so often that it has created a wondrous situation for the South Florida PBA. Each May, the PBA honors its officers of the year at its annual gala. But there are way too many of these true crime stories like Washington's and Lugo's that even the officer of the year and multiple runners-up honors the PBA awards might not suffice.

Not that every incident leaves an officer shot in the head and inches away from dying. But if you have been on the job a number of years, the sh*# you have been through is nothing short of mind-boggling.

Theories, formulas and explanations about the ability of South Florida officers to go out there and kick it up a notch, turn on the switch or however to describe it of course begin

with dedication, passion and the DNA to unconditionally serve and protect. It's as simple as the pride derived from knowing what it means to wear the badge, and a standard of excellence – a gold standard – that starts with training.

But maybe it's also pride resulting from so many officers being born and raised here or living here with their families and being protectors of their communities. So when somebody comes into their neighborhoods to commit a crime, they take it extra personally because the community is their family.

Perhaps the commitment can be best understood by Washington relating what he felt that day when he went to the hospital and what enabled him to walk out that night.

"I can tell you that once I was ready to go home, I knew mentally that there was a job that still needed to be done to make sure the person was found and held accountable for his actions," he stated.

"Basically, we trained for situations like what happened. You've practiced things that are in your brain, and the training helps you find a spot mentally to get in that warrior mindset and do whatever it takes."

Get ready

The virtues of South Florida law enforcement include being extremely versatile and diverse, and capable of handling anything from a Super Bowl to a building collapse to gun violence. Ask any police leaders in the region, such as Ramirez, and they would assure that those virtues are nothing they take for granted and something they work at every minute of every day.

CONTINUED ON PAGE 18

So many have come up through the ranks like Ramirez, who did a stint with MDPD's renowned tactical narcotics team during his 28 years on. So they know that the foundation of the dedication and excellence is making sure their officers have the resources they need.

Fruits of this labor can't help but be inspiring because the data shows the juice is worth the squeeze. Crime stats in South Florida are among the best in the country. Community relations are even better.

From his own perspective, Ramirez submits that whether it be a crime situation, a community situation or a charitable situation, you will see a "brown gown" standing there, being part of the solution in one form or another.

That unequivocally bucks the trend of what so much network news

casts about law enforcement in the rest of the country.

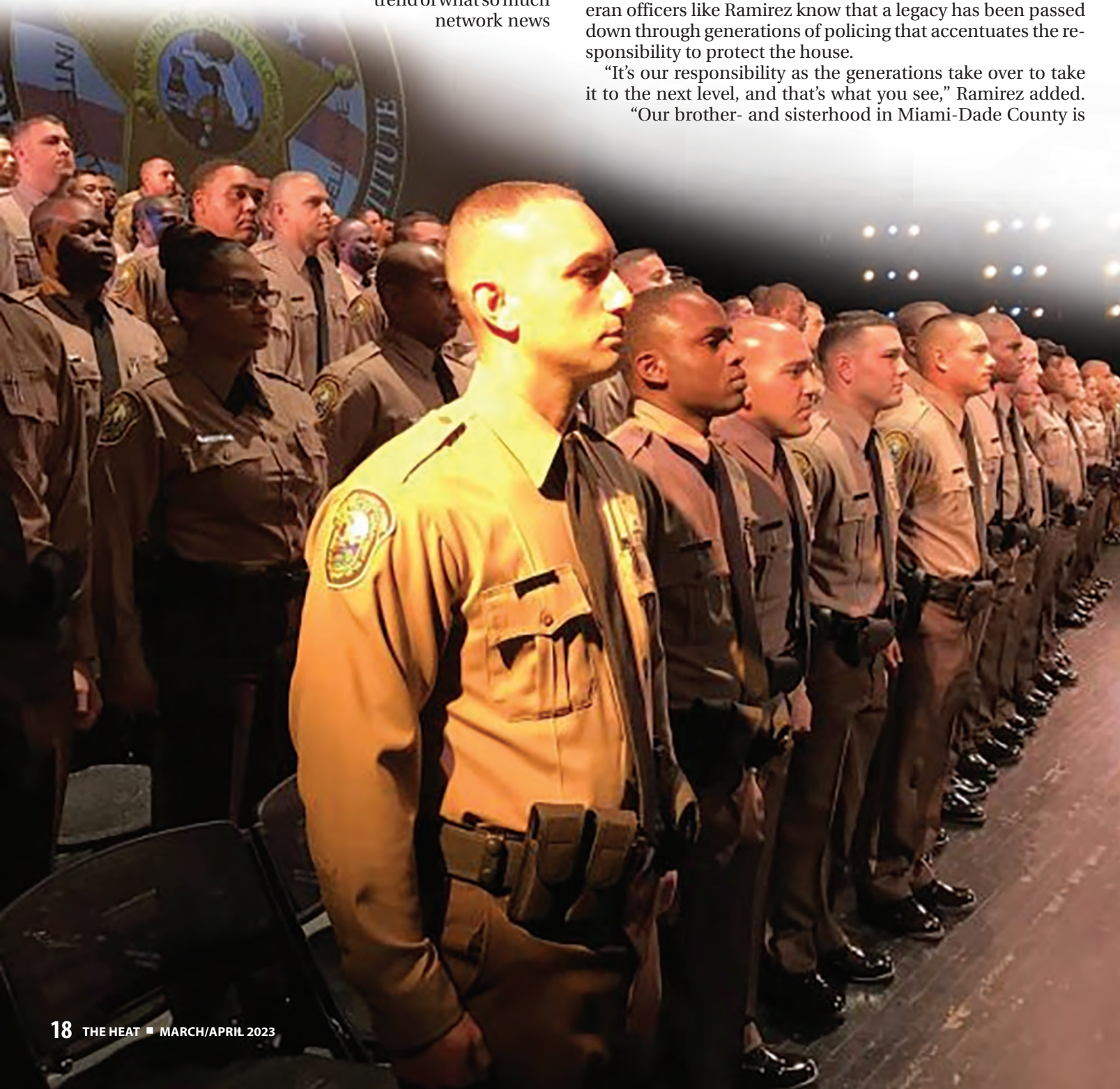
"Our officers understand the world that we live in, and they're not going to let negative detractors kill what's important," Ramirez continued. "What impresses me is their resiliency, their willingness to move forward to put themselves in harm's way. Even when fired on, even when they're attacked, they keep moving forward until the job is done."

MDPD has helped set the bar for the entire country regarding state-of-the-art training. It focuses on every situation that could negatively impact an officer or the community, from active shooters and de-escalation to dealing with critical incidents or people with mental illness.

South Florida officers know they have the tools, support and ability to navigate the challenges of the current policing climate, which necessitates making split-second decisions and being scrutinized as they're making those decisions. Veteran officers like Ramirez know that a legacy has been passed down through generations of policing that accentuates the responsibility to protect the house.

"It's our responsibility as the generations take over to take it to the next level, and that's what you see," Ramirez added.

"Our brother- and sisterhood in Miami-Dade County is



like nowhere else in the country, and that transcends into the mindset of our officers. Despite all the rhetoric, the municipalities are up for the challenge. They know that their No. 1 purpose is to protect this community. And in the most difficult times under attack, they still show up each and every day moving forward.”

Ready made

The return on investment of all they put into the job is an appreciation for what the badge means, who has worn it before them and the privilege to continue to do it. That feeling multiplied by 10,000 for Washington on March 7.

He didn't know how bad he had been shot, but the blood told him it was pretty bad. Washington jumped into the nearest marked unit that had come on the scene and was taken to Ryder Trauma Center.

The only part of the day more intense than walking into the hospital was walking out. He relates that he hasn't stopped counting his blessings since then.

“I am feeling blessed because I'm alive and still breathing,” he declared. “When I made it to the hospital, I knew, with staff and with just being there, that I was going to be OK, and there was nothing in my mind that told me otherwise. It was like crossing the finish line in a marathon. I basically felt like I had won a race.”

Another aspect of such an incident apparently courses through those who have to endure it. This also could result from what officers in South Florida are exposed to during their grueling academy days and that is reinforced every day after.

“When it came over me that I was hit, it was like, Oh man. And then right after that, it was like it's time to survive. And it was time to do whatever it took to stay alive,” Washington added. “I've always considered myself a little guy with a big heart and a lot of heart. If there was one thing I was going to do, I was going to go down with a fight, mentally and physically, for whatever it took to make it home.”

Officers talk about the warrior mindset, and nobody would doubt that's real. They describe the feeling of turning on a switch, which happens because all the training instinctively kicks in. So when you react, you already know what to do because you've gone over the scenario so many times. You've practiced going for cover. You've practiced cutting the pie.

Washington realized the value of all that preparation bubbling up when it mattered most. And how he had developed his warrior mindset.

“I think that the department puts the people in place to build your confidence up, build you up as a person and to build your capabilities,” he articulated. “The training in this department is second to none. There's a lot that goes into what makes you who you are.”

Ready to roll

The undeniable conclusion here is that quality policing comes from quality training. And quality training must be innovative and proactive to keep officers coming back.

At MDPD, for example, a critical part of developing training is doing the research — and a lot of study and practice — on things that are happening to law enforcement across the nation. Charting call volume and the types of situations officers respond to with great frequency or that put them in critical or dangerous situations leads not just to creating a curriculum, but to practicing what to do when the lights go on.

“We have dedicated ourselves to developing models specific for our officers to recognize those variables,” noted Carlos Gonzalez, the police division chief for the Miami-Dade Public

Safety Training Institute & Research Center. “We have scenarios specific to foot pursuits, setting perimeters and determining whether it's safer for the community to go after them. Or to understand that maybe the subject is armed and what that means, what variables are included in that scenario and what we should do in that situation.”

The quality of training is why the institute attracts approximately 35,000 students a year, from not only MDPD but departments throughout Florida and the nation. High ratings come because this is not a place to sit and be lectured to or discuss what to do through looking at a PowerPoint.

Training is filled with a lot of high-fidelity exercises and a lot of practical work. The objective is for officers to experience everything that they're going to experience out on the road in a secure environment.

So it's additional shooting, additional work on traffic stops, additional tactical training, additional building searches and even mass casualty attack training. But it's also innovative concepts like the institute's celebrated tactical lifesaver training.

Amid a scenario involving a shooting scene, officers see victims on the ground bleeding. So you not only drill on addressing the threat, but also providing first aid to the victims.

“Our goal is to be the standard,” Chief Gonzalez continued. “Our goal is to be the model agency for the nation, if not even further than that.”

For more proof in the pudding, note that MDPD reports use of force numbers are significantly down. Shooting numbers are down. The number of officer injuries is down.

And the reason officers can not just stay in the fight but be proactive about generating successful outcomes is because they have trained on so many variables. Accordingly, decisions are made from being able to quickly process the situation and knowing what tools and resources are at the ready to take proper action.

“It's like if you're playing a sport. Let's say football,” Gonzalez analogizes. “If you know all the plays and you can understand what the defense is playing, you can have a lot more confidence in playing your position and leading your team to victory. And not only can officers handle it, but if they see something happening that's outside the normal spectrum, they get to call that audible and change their processes so that they can make the most appropriate decision to get that outcome that we desire.”

When Ramirez first saw Washington on a gurney in the hospital that night, he said the detective tried to pop up. Washington told Ramirez how as soon as the guy fired, he went after him. And how much he wanted to get back to that fight.

Ramirez noted how Washington was moving forward and has continued to move forward. That's the position all South Florida officers take. It's because of their passion. It's because of their dedication. It's because of their training.

And one more thing.

“We owe it to our community,” Ramirez related. “And we owe it to each other to have a safe community and keep each other safe no matter what.”



Radio Active

Deploying new Motorola radios shows MDPD's smart thinking to take the department into the future of policing

■ BY MITCHELL KRUGEL

The most pivotal piece of duty equipment can be a difference-maker when battling in some remote location—like a canal bank, trying to get somebody into custody and backup is not sure where to find you. Or when desperately searching for a missing child and you don't know what the child looks like. Or when losing communication in the middle of responding in a hurricane. Or trying to find an active shooter hiding in a shopping mall.

The pivotal piece of equipment officers on the road rely on enables them to be prepared to respond to almost any situation. And to make the best, safest decision when doing so.

No wonder that the Miami-Dade Police Department has purchased thousands of brand-new pivotal pieces of equipment for officers. MDPD has just begun to deploy thousands of new Motorola APX NEXT multi-band P25 smart radios, which provide users with the information to have better situational awareness and have better outcomes on calls they're dispatched to.

"We are always looking for new public safety technology and how we can leverage emerging technology to provide as much information as we can to the officers," explained Lieutenant Ron Sliman, who runs the technical support section that is part of the MDPD Information Technology Service Bureau. "This device gives us all of the smart features, mapping, pictures and data that we need to take us into the future of policing. It's a big positive thing for the department because not only is it giving the tools our officers need, but it also allows us to respond to the community quicker and more effectively."

The IT service bureau has been testing the APX NEXT for the past several months. The first wave of radios to be deployed is on the verge of being ready because much of the feedback recounts what happened when the MDPD Priority Response Team took new radios on a call of a barricaded subject.

"They ran out of our office, and I got a call from their lieutenant within a half-hour, going, 'Ron, the new radios...,'" Sliman recounted. "I go, 'What's wrong?' He goes, 'Nothing. With the new radios, they could hear us crystal clear.'"

Those who know and have worked with Sliman will confirm he is nothing if not utterly meticulous about how technology can lead to more effective and safer responses. The bureau tested other radios, and it was not hard to notice the virtue of the Motorola brand.

"We've tested the other radios that are out there, and you can't hear what the officers are saying if there's loud background noises or gunfire or loudspeakers. But we've taken these into concerts at Hard Rock Stadium and you can hear our officers crystal clear," Sliman added. "Everybody should be able to understand what the officer is saying the first time out of the box, and by everybody understanding it, you have a quicker response."

MDPD had received a letter from its past supplier, Harris, notifying that the current police radios had reached end-of-life and end-of-support. They were just regular police radios, not equipped with long-term evolution (LTE), which is specially enabled to deliver mobile broadband for voice, video and data communications to first responders where and when they need it.

Harris came out with an LTE-enabled radio. MDPD had hoped it would be more like a smartphone, capable of mapping, doing searches, getting pictures and text messaging. Like using an Apple iPhone.

Motorola's APX NEXT proved to be more ripe for what the IT service bureau was looking for. One side is a regular police radio. The other side looks like your smartphone, complete with touch screen.

"There's a level of safety in that. That's what we were looking for when LTE became a thing in police radios," Sliman observed. "When they demoed it to us, they showed us, 'Look, you got mapping, you got location information. When an officer hits their emergency button, you'll be able to see on the map on the radio.'"

The APX NEXT is designed to military standards. The toughened glass touch screen works with gloves and in rain, snow and dust. Digital mics and high-power speakers deliver audio that can be heard when it matters most.

Energy-dense batteries keep it powered for up to 18 hours. One of its mission-critical applications to deliver new intelligence to the field is ViQi, the public safety interactive assistant cousin to Alexa and Siri. ViQi enables users to work with eyes-up awareness and speeds response times by enabling voice-activated information searches.

On a practical application basis, return to the scenario of battling a suspect in a location like the canal bank. Witness how the APX NEXT can be a lifesaver.

"You're fighting with someone, and you can't talk, you just hit your emergency button while you're trying to get them in custody," Sliman detailed. "But when we get there, your car is in front of

the building. We have no idea where you're at. Now, we will know where you're at, because we will see on the map where you are with your radio exactly, so we can go to you immediately. "

Or if a perimeter has been set up looking for a bad guy. With the screen on the radio, it shows where all the officers are on the perimeter to make sure all avenues are covered, all street corners are covered and all alleyways are covered.

Or if there is an active shooter in a mall.

"We don't know where they're at in the mall, but the Real Time Crime Center can send us a PDF of the floor plan of the mall and circle the area that they're in, and then, if they have access to the camera, actually take a screenshot of what the subject looks like," Sliman added.

Another selling point came when MDPD asked about the durability of the APX NEXT.

"One of the chiefs that was at the demo said, 'Is this a rugged radio?'" Sliman reported. "They said, 'Geez, we don't know. Let's see.' And they just hurled it across the room. It went over all the tables onto the floor and bounced around. We're all looking like they're crazy. We went and picked it up, and sure enough, it still worked."

Additionally, Motorola is developing a Bluetooth shoulder mic, which would alleviate using a cord. Other features are in the works, but really there is one differentiator that will matter most to police officers in the field.

The question of will it work without fail could become a question of life and death. And safety.

Sliman shares that other manufacturers might test their radios in lots of 100, putting them through a drop test or a dunk test in water. Motorola takes its groups of 100 and makes sure they pass every test back to back. If one fails any test, the whole series fails.

There is also other evidence that the APEX NXT will lead to more effective, safer responses. But here's another part of the val-



The APX NEXT is designed to military standards, and its toughened glass touch screen works with gloves and in rain, snow and dust.

ue that helped sell MDPD on Motorola.

"Think of it from the manufacturer perspective, how much thought process and really caring about their product and the safety of the officers and the reliability of the product was put into that," Sliman stated. "Motorola has come and met with us, and they said, 'How do you see the product evolving? What other applications do you need? What environments do you think you would use this in?' They're constantly looking to expand and improve on the product."



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The Lucky Ladies were one of the many groups of retired members participating.

South Florida PBA presents its first golf outing, which brings together members like never before and generates support for Love Fund

■ BY MITCHELL KRUGEL

With Team Spanky and Brew's Boys joining the Lucky Ladies, Diced Food, The Dimpled Balls, 4 Ballers and Operation WetVet to take part in the newly minted South Florida PBA Golf Classic, this event figured to be a party. What else would you expect from a get-together held on St. Patrick's Day?

But it went way past that from the moment members, retired members, friends and backers of the blue from throughout Florida and beyond stepped up to the first tee. As all players were introduced and prepared to hit their first shots of the day, a DJ from an entity appropriately called "ParTee" spun tunes to distinguish each golfer and pump them up a bit.

MDPD Homicide Detective David Nees described how the intro was really fun because players did not know what music would blast over the loudspeakers. When he teed it up, ParTee played "Bad Boys."

"And it was however you acted to the music they made for you, which was cool," Nees added. "This was the best way to play golf, to me."

Whatcha wanna do, whatcha gonna do when they come to

the South Florida PBA Golf Classic?

More than 130 participants came to Miccosukee Golf & Country Club on March 17 to experience what retired member Elise Dillard described as "an atmosphere where everybody was so friendly." The only all-girl group in the field, playing under the moniker Lucky Ladies, Dillard and her mates sported skirts and shorts adorned with shamrocks.

She expressed how lucky everybody felt to be part of an event that brought together members from all jurisdictions and all walks of the profession.

"Oh man, the atmosphere was so much fun," she reported. "I mean, I ran into so many people. Some of them retired, some of them still active on the department. Different agencies were there. It's a great way to keep us connected, too."

Dillard's group also had a celebrity influence. LPGA touring and teaching professional Paula Pearson-Tucker joined the Lucky Ladies. Dillard shared that Tucker came to support the PBA Love Fund the same way law enforcement has supported her renowned Golf Instead of Guns program, which promotes mentoring and golf programming in communities where juvenile crime and gun violence are prevalent.





South Florida PBA Executive Vice President David Greenwell, left, with retired members before the outing.



“She was like, ‘Yeah. The Love Fund, yeah,’” detailed Dillard, who also had a friend from Canada in her group and brought two additional foursomes to support the PBA. “I recruited a lot of people because the Love Fund needs to stay solvent. So I’m so glad that this tournament did well this year.”

Retired members flocked to the outing for what became a bit of a reunion. While sharing war stories, though, there was an additional connection between those on the job and those who still love it.

Dennis Dries, who played with Team Spanky, named for the nickname he carried during his 30 years with MDPD, experienced a unique bonding opportunity when walking onto the green. Before lining up his putt, he heard one of the PBA volunteers helping to run the outing talking about a case he was working on involving a hit and run, and saying they couldn’t identify the driver.

“I just realized that 20, 30 years later there’s still a lot going on,” explained Dries, who retired just before 9/11. “Guys and girls involved are still trying to find these people and doing the right thing.”

Dries heard that the PBA added the golf outing to its hefty schedule of benevolent and fundraising events through his affiliation with the Retired Police Officers Council. He keeps in touch with many retired officers who play golf, and he spread the word about the outing.

“When I sent this out to everybody’s emails, they jumped right on it,” Dries confirmed. “Every-

CONTINUED ON PAGE 24



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 trade school or a two-year or four-year college. Graduate students are not eligible to apply. Maximum age for applicant is 24 years of age (applicants who are under 24 as of December 31, 2022, may apply)
3. Applicant must include an essay on the following topic: You are responsible for recruitment for a large, diverse, metropolitan police department. What minimal hiring standards would you implement to ensure that your organization accurately represents the community it serves. Minimum of 400 words, maximum of 750 words. The essay must be typed, double-spaced, using 12-point Arial or Times New Roman font only. Please include a header or footer with name and page number.
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.

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





FORE CONTINUED FROM PAGE 23

body is familiar with the Love Fund, and a lot of them were like, 'I'm in. I'm in.' And we had a blast. It was fantastic."

Bill Kinnebrew, who did 30 years with MDPD and retired in 2007, also saw an email about the outing. He actually hosted some members who came in from out of town to play with his Brew's Boys group, as well as other foursomes.

After arriving at the event before 7 a.m. and culminating with the hearty lunch bolstered by the presence of Chef Ramoncito, Kinnebrew recognized one of the virtues the golf outing provided in addition to massive support for the Love Fund. A bit of a family reunion, he confirmed.

"We all went to the tournament and saw some people that we hadn't seen in a long time," Kinnebrew commented. "Because we were policemen together, it's nice to get together and smoke cigars and have something to eat."

The PBA golf outing also featured some accoutrements that

added to the fun. In addition to the introduction accompaniment on the first hole, another hole included a chance to make a donation to try and beat the celebrity guest to get closest to the pin.

Another par-three hole offered a chance to donate and receive a shot of a golf ball out of a cannon, much like you see in sports arenas shooting T-shirts out to the crowd. That enabled players to have a short putt for a birdie and help their score in the scramble format used for the outing.

In the end, Nees' group took second place, which tipped another attraction to the outing: getting some bragging rights among the officers who came out for the PBA. And he walked away knowing what other members should know about the event that might inspire them to attend next year.

"In our careers, we all know somebody who's had to use the Love Fund," Nees observed. "So it goes back to the cause, and it shows the bond. You can even be retired, but you still have that wanting to give back."



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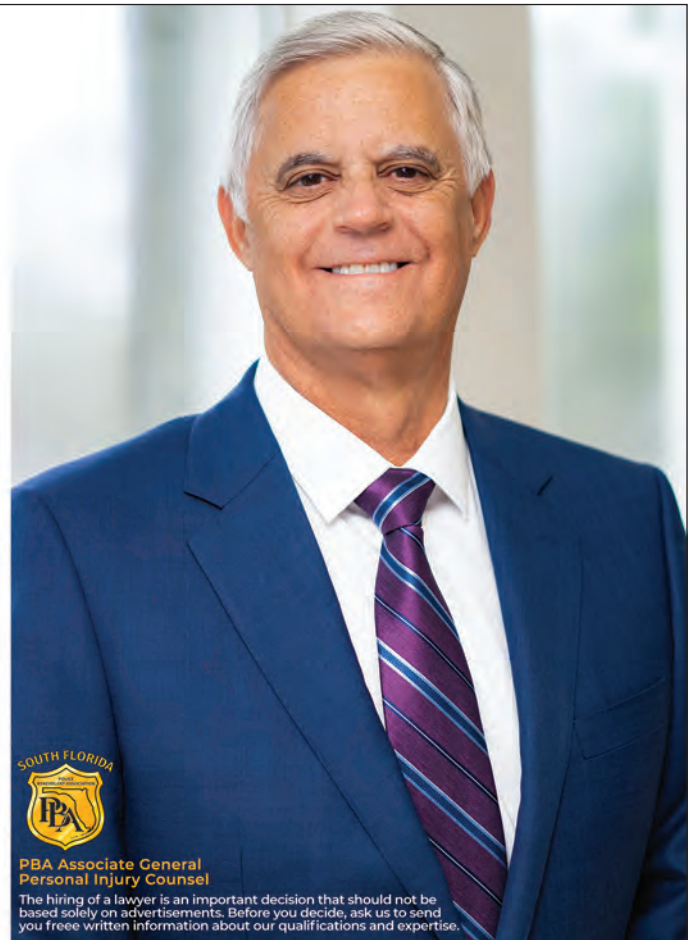
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MDCR members participated in a fashion show to showcase native African attire.

Empower Points

Black History Month celebration enables MDCR officers to embrace their African American heritage

■ BY ESTHER GONZALES

A colorful display of yellow, green, red and black balloons adorned the MLK headquarters conference room on Feb. 23, welcoming Miami-Dade Corrections and Rehabilitation (MDCR) members to come together to celebrate their Black culture and history. A live DJ played upbeat music as more than 100 MDCR members gathered, some wearing attire representing various African countries.

To begin the event commemorating Black History Month, members heard greetings in multiple languages, such as English, Creole, Jamaican and Spanish, to set the tone for an inclusive experience. Following an introductory background lesson on Black history, MDCR member Deidre McPhee performed the Black anthem “Lift Every Voice and Sing.”

“The idea behind the Black history event was actually to showcase our Black culture and leadership here at Miami-Dade Corrections,” explained MDCR member Yolanda Taylor, who helped plan the event. “We did it to empower our staff.”

MDCR officer Sherry Moses approached the podium in the center of the room. Her voice rang out as she sang “Victory,” and Taylor related that members seemed to hang on to every word.

“Just to feel every word that she sang and to see our staff come together and sing with her, that was the highlight for me,” Taylor remarked. “I could just tell that everybody was proud, happy and could see how far we have come.”

After the song ended, officers were treated to a spiritual dance performance. Then members had the opportunity to show off their cultural attire in a fashion show.

During the event, numerous prizes, including tickets to a food and wine festival and to Jazz in the Garden, were raffled off. One of the most illustrious raffle prizes was a painting donated by MDCR member Markeven Williams that depicted a man and woman.

“I feel like it represented our culture, being free and being able to express yourself,” Taylor described. “Because we weren’t able to express ourselves so much back then.”

All the proceeds from the raffle were donated to United Way Miami, an organization that advocates for policies in the local




Officer Markeven Williams donated one of his paintings as a raffle prize at the Miami-Dade Corrections and Rehabilitation event to celebrate Black History Month.

community to improve the quality of life.

Another showcase of African culture came with the food served. One popular offering featured Nigerian fufu, a dough-like ball made from yuca, Jamaican jerk chicken slow-cooked and coated in spices, and Haitian griot, a dish of citrus-flavored pork.

Surrounded by members enjoying the food and music, Taylor said she felt empowered to know she belonged to a special community.

“I felt as though it was empowering for our staff,” she added. “Black history is American history. Black history represents freedom, and it’s the freedom to revisit our ancestors and their great contributions they have done for the world. So it was an honor to be there, to be able to represent everything that we stand for and come together as a community.”



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Lines of Communicators

In honor of National Public Safety Telecommunicators Week April 9-15, here is a look at how the 200-plus first responders who serve in the MDPD Communications Bureau in what so many officers call the backbone of law enforcement. The comments here come straight from the call-takers and dispatchers working to answer their ongoing call of duty to help those who dial 911 in their worst moments and help officers get to the scene quickly and safely.



They want to be a caller's lifeline.

They might save a life that day. They might be that person that helps somebody get their family member to the hospital.



Understanding that it's one call out of possibly a hundred of your shift.

Being with officers in the most crucial moments, whispering the subject's description again to help them find the bad guy.

They give an officer a description that gets that bad guy off the street or keeps him from breaking into another house.

Hearing officers say, "I love it when you're on dispatching for me. I love that you know what you're doing, and I don't have to worry."

Staying calm so that callers and officers know somebody is there, somebody is listening.

They know the geography. If a caller says, "I'm by Home Depot or I'm by McDonald's," they figure out how to get an officer there.



Knowing that you take one call at a time, because you can only help the person that's in your ear.

Knowing that when people are in that frantic state, if you remain calm, they calm down.

If you're lucky, you get that little time period where the unit takes an arrival or fire rescue takes an arrival, and you can hear everything calm down.

They love that every day is helping a different person. Everyone's calling for a different reason.



Always trying to get a caller's name. When someone tells you their name and you use it to get their attention instead of ma'am or sir, it helps them focus more.

Knowing that telling a caller to calm down usually makes them angry.

That they're there for the people of Miami-Dade County. Their purpose is to help, to get them help and to be there as much as humanly possible.

Hearing officers say, "We couldn't do your job."

Being appreciated for the fact that no matter the classification, callers and officers understand that they are first responders.



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Reeling with excitement

A look ahead to the third annual Florida Keys PBA Charity Dolphin Tournament

BY ESTHER GONZALES

Although it is a couple of months away, the third annual Florida Keys PBA Charity Dolphin Tournament has generated interest among South Florida PBA members. In fact, Key West PBA Representative Frank Betz said he has already registered several members.

"It's exciting," Betz remarked. "Participation is looking good this year. We haven't started, and we already have people interested."

The tournament, which will be held June 23–25 at Oceans Edge Resort & Marina in Stock Island and is sponsored once again by Monster Energy, will include the fishing competition, an awards dinner and a cocktail hour.

But the mission behind the tournament is perhaps what brings PBA members flooding in.

As avid fishermen, Betz and Key West member Michael Pettie had often bounced around the idea of hosting a dolphin tournament. When they saw many local nonprofits struggling to raise funds when COVID hit in 2020, they decided to use the tournament as an opportunity to give back.

"We talked about it like, 'I guess now is the time,'" Betz related. "A lot of police work is all about building relationships within your community, so it's definitely important."

Like in the past, the tournament will benefit the Autism Society of the Keys, an organization that works with special needs individuals, hosts specialized training and provides tools like sensory boxes for law enforcement officers, as well as the Love Fund, which aids fallen officers and their families.

This year, Key West Cub Scout Troop 578 will also benefit from the tournament

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upon registration



Matt Haley, who landed the biggest fish in the PBA category at the 2022 Florida Keys PBA Charity Dolphin Tournament, shows off his catch from that year.



In 2022, Team TNT took first place overall by landing this dolphin.

and will assist Betz during the event.

"We have some good charities that do great work," Betz explained. "With the addition of adding in the new Cub Scout troop, it's a good way that they can learn to be better citizens, learn about service and reap some rewards. They get a good experience to make them better people, and hopefully future cops."

The top prize for the largest dolphin starts at \$7,500, and other awards will be given for the top PBA member, top fe-

male, top junior and biggest tuna.

The competition is open to everyone in the community, and Betz encourages members and their families to join the tournament and fish for a good cause.

"We're growing every year," Betz added. "It's been an interesting road. The first year, we had not-so-great weather. The second year, we had a huge spike in fuel prices. So this year, barring anything crazy, I think it should be a big leap in growth."



REFLECTIONS

Catching up with a renowned South Florida PBA Member

Unwavering Support

Former South Florida PBA President Hugh Peebles describes how he advocated for members

■ BY ESTHER GONZALES

On the night of May 17, 1980, violent protests and riots broke out in multiple neighborhoods in Overtown and Liberty City after four Miami-Dade PD officers were tried and acquitted for the manslaughter of Arthur McDuffie. Months earlier, on Dec. 17, 1979, McDuffie had led the officers on an 8-minute high-speed chase, until he was eventually apprehended and beaten.

Protesters flooded the streets in Miami, including more than 5,000 people protesting at the downtown Miami Metro Justice Building.

Soon, the protests escalated.

“It was an outrageous situation,” emphasized Hugh Peebles, who had become the South Florida PBA president a week before. “I saw three people drug out of their cars and beaten. We wanted to go and rescue them, but we were not permitted to do that. It was a big frustration because of that. And most of the time, the problem was keeping the guys under control from joining into the fight, which was difficult to do.”

This was one of the first situations that opened Peebles’ eyes to the importance of the PBA.

In the time that followed the riots, Peebles felt compelled to combat the public’s negative perception toward law enforcement officers and support members — specifically, wounded officers and widows — any way he could.

And that is how the PBA Love Fund was created.

“I wanted to do something positive,” Peebles explained. “We had a lot of people that were police officers that were injured or crippled in the line of duty, and there was no way to do anything positive for them. So we generated all kinds of fundraisers, and that benefited the people that were in serious financial problems.”

Peebles also turned his focus toward

Hugh Peebles Record:

- Served five years as the South Florida PBA president
- Served three years as the South Florida PBA vice president
- Became a PBA member in 1960
- Founded the PBA Love Fund
- Served for 27 years on the job



members who worked in corrections and formed a group that would build camaraderie off the job.

“I worked in the jail when I first came on the job, so I understood the need,” Peebles remarked. “I tried to generate that kind of relationship between the people that worked in the jail and those that were on the street. And I think that we were successful in putting that together.”

When Peebles first came on the job in 1960, he was assigned to the North District. Early on, the Dade County jail was experiencing issues with manpower, and Peebles was sent with three other officers to join and support the vice squad.

From the start, Peebles noted, he was involved in the PBA.

“I was a firm supporter of the PBA from the onset,” he related. “I could see the need [to join] right away. Any kind of wrongdoing, you better have the PBA support, because you’re going to have trouble. So the first opportunity I had to join, I did.”

Peebles described a time when he felt support from the PBA the most: when he underwent an investigation and a trial. The PBA stood behind him the en-



Former South Florida PBA President Hugh Peebles helped found the PBA Love Fund.

tire time, which Peebles said gave him strength to persevere and not resign. After the trial, Peebles was cleared and reinstated.

Experiencing the PBA have his back seemed to reinforce for Peebles the union he so deeply believed in and was willing to serve.

“Being a part of the PBA was very important, and it should be important to everybody that’s a police officer,” Peebles added. “Having somebody to support you is very, very important.”



Members Only Section

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

Saving Christopher

Five Miami-Dade PD officers heroically rescue a 3-year-old trapped underwater

■ BY ESTHER GONZALES

After receiving a call that a child was trapped in the water, Miami-Dade Sergeant Edward Webster raced to the scene with a sense of urgency. When Webster arrived, he heard shouts coming from the back of a car that was submerged.

"I can't get him out! I can't get him out," Webster related he heard a man yelling.

The man's car had swerved off the road to avoid a collision with another vehicle. The car sped down a canal bank, barely missing a tree. And the man's 3-year-old son was trapped in the back seat.

Around the corner, MDPD Officer Emmanuel Walton III raced to the scene. Shortly after, MDPD officers Junior Clervil, Julian Reyes and Michael Montesino arrived on the scene.

The panic-stricken father seemed to be mustering all his strength to save his son. But he couldn't. When he finally climbed out of the vehicle to allow the officers to try to save the child, he seemed to be in a state of shock, Walton said.

As the next minutes unfolded, the officers knew time was of the essence. The men sprang to action without even saying a word, and each played an instrumental role in what some may call a miracle.

"When those calls come out, it affects everybody," Webster explained. "Being a father, it's one of those things that you don't want to hear."

The car was sinking deeper under the water. Without hesitation, Walton and Reyes threw off their belts and jumped in.

"In my head I was praying, asking God to help him get through until I can get to him," Walton recounted. "I was able to get inside of the vehicle. However, I couldn't see. So I had to feel around and see where the child was. It took me a couple of times to go in and out. Eventually, I was able to latch on to the car seat and I just ripped it out of the constraints."

From a distance, Webster watched the critical scene unfold.

"I think Walton might have been the only person that was able to break that car seat," Webster related. "I think it was his strength, and I think God might have been on his side, because he broke that seat."

As Walton carried 3-year-old Christopher out of the water, the boy's body hung limp. There was no sign of breathing. Walton gently passed him to Reyes, who carried him up the steep embankment under the canal's bridge to Montesino.

Then Christopher was given to Clervil, who immediately checked for a pulse.

He didn't feel one.

"I felt like it was just me and the baby, that's it," Clervil related. "We were in this world together, and we were going to survive whatever dark hole I felt like we were in."



Clervil proceeded with CPR compressions. After the first set, he had expected to see the toddler come back to life. When that didn't happen, he began to feel nervous.

"It was becoming very hard to perform the skills that I knew how to perform really well," Clervil noted.

After a second set, there was still no sign of life.

Then during the third set of compressions, Christopher began breathing.

"When the baby started crying, I started crying too, because it was the best cry I have ever heard in my life," Clervil described. "It was a big sigh of relief. It really took teamwork. We saved his life. I'm very proud of my team and the people I work with."

For Walton, saving Christopher solidified for him just how much this job is truly needed.

"We respond to people at their worst moments, and sometimes we get to make it the best moments," Walton added. "I just thank God that I was able to be there when I was needed. It strengthened my faith, for sure."

Lighting the Way

MCSO Detective Frank Westerband inspires the next generation

Sharing what he does with the younger generation is one aspect of the job that MCSO Detective Frank Westerband said he loves most. Westerband often travels to schools in his local community to give students demonstrations of what a crime scene detective does.

But he also shares an important message: that there is always hope.

“Interacting with students is one of the things I love most about my job and has made me realize how much I care about the community,” Westerband expressed. “When I talk to students, I include things about myself. I share about how I grew up in poverty and witnessed a lot of violence. I explain that even if you grow up in a bad neighborhood, you still have options and can achieve great things.”

Westerband continued to share with students his story of how he joined the Army and attended West Point prior to coming on the job with MCSO in 2017.

Most recently, Westerband visited Marathon Middle School and showcased techniques like collecting fingerprints and how to use crime scene lights to find evidence. At the end, he held a Q&A session, where he revealed how he serves the community every day.

Often, Westerband sees students around the community who express their gratitude to him for these kinds of presentations.

“Many tell me they loved my class or wish they could have attended the class,” Westerband explained. “Quite a few have



Students at Marathon Middle School learn how to use various lights to find evidence.

even expressed interest in becoming a CSI themselves, which I’m very proud of.”

Westerband added that the more he sees young people interested in the scientific side of law enforcement, the more he feels encouraged to connect with STEM teachers regarding giving a crime scene instruction lecture.

“I always make it a point to share my failures as well as my successes,” Westerband added. “And how the biggest crime is not falling down, but not getting back up.”

Miami-Dade PD continues to honor Echy

Enclosed in a glass case, the No. 9 Ferguson High School baseball jersey, formerly worn by fallen Miami-Dade Police Department Officer Cesar “Echy” Echaverry Jr., was retired on March 2. Varsity baseball teammates from John A. Ferguson Senior High School gathered around the baseball diamond with Echy’s family, friends and brothers and sisters in law enforcement.

Miami-Dade PD Honor Guard members presented arms as the Ferguson baseball team placed their hands on their hearts in honor of Echy. A gold plaque inscribed with the words “In loving memory of a guardian angel” was presented to the team to honor Echy’s enduring legacy.

Then on March 20, Southwest 162 Avenue, not far from the high school, was renamed in honor of Echy. The 9463 Foundation for Florida’s Fallen Officers honored Echy’s family members and Miami-Dade PD officers with a bright green sign that reads “Ofc. Cesar ‘Echy’ Echaverry Jr. Way.”



Miami Gardens members support Special Olympics Florida

In support of Special Olympics Florida and its annual Torch Run, Miami Gardens members hosted various events, including the Relay for a Cause.

On March 5, members walked 219 laps around a track, which equates to 54.75 miles. And on Feb. 25, members hosted a Glow Spin Class at 24 Hour Fitness to raise support for Special Olympics Florida.



Miami Gardens members walked 54 miles around a track in support of Special Olympics Florida.



A very special visit on Valentine's Day

Bal Harbour officers made sure one special lady in their community felt the love on Valentine's Day.

They paid a visit to 98-year-old Shirley Greenberg with some special balloons for the holiday. Greenberg has been a longtime supporter of the department, and they wanted her to know she is more than appreciated.

Homestead members honor their fallen K-9s

The words "loyal partner" were etched in stone — and perhaps in the hearts of Homestead officers — as they gathered on Feb. 15 for the Police K-9 Appreciation Memorial Ceremony. Beneath those words at the memorial is the inscription, "In honor of the dedicated K-9s which made the ultimate sacrifice."

Several Homestead K-9s were led down a brick road to the ceremony, where Homestead PD K-9 Unit members surrounded the memorial to honor and remember those best friends who made the ultimate sacrifice while serving their communities.



Run to Remember

As the sun began to rise in South Florida on the morning of Feb. 26, some Florida International University officers enjoyed the view of the sunrise while running on the beach.

FIU members participated in a 5K in honor of Bal Harbour police chiefs Miguel De La Rosa and Mark Overton.

Overton passed away from a heart attack in 2014; following his death, De La Rosa became chief until dying from cancer at just 49 years old.

The officers from FIU were just a few of the many who came out to support Bal Harbour Police in remembering their brothers in blue.

Local roadway named after Miami-Dade police officer who lost his life

Forty-nine-year-old Miami-Dade Police Officer Jermaine Brown didn't come home the night of Dec. 12, 2018.

He didn't kiss his wife or children good night. He didn't report for duty the next morning to a department he gave his all to. He was lost in the line of duty when he accidentally hit a tree while driving an ATV.

Fast forward a little more than four years to Feb. 16, 2023, which would have been Brown's 53rd birthday. To honor Brown, who was promoted posthumously to sergeant, the Miami-Dade County board of commissioners and 200 others gathered at U.S. 1 and Southwest 117 Avenue. A stretch of SW 211 Street, from SW 112 Avenue to SW 117 Avenue, was co-designated "Police Officer Jermaine Brown Way."

That honor was not just because Brown died, but because of how he lived. Brown was a role model in the area. He started a summer camp for kids, volunteered as a youth football coach and even organized fishing trips for at-risk children. He made his cell phone number widely available to anyone who would ask, just so people would know they could count on him.

On the day of the street renaming, Brown's wife, Sergeant Janene Howard-Brown, did the honors of unveiling the sign, tears coming down her face.

She said after the unveiling, "I always wanted to keep his leg-



acy alive, and now it will stay alive."

Miami-Dade police are working every day to make sure Sergeant Brown's legacy lives on. If you walk into the Miami-Dade Police Department's office, you will see a plaque dedicated to him, along with 45 others who lost their lives in the line of duty.

In addition to the street renaming, Miami-Dade County Commissioner Kionne McGhee pledged \$100,000 to start a scholarship fund in Brown's name.

Pinecrest members raise awareness of dangers of drunk driving

During Super Bowl weekend, Pinecrest DUI officers participated in the Festival of the Poor at St. Louis Catholic Church. Officers spoke to residents of the community on the dangers of drunk driving and the importance of traffic safety.

Officers conducted an impairment assessment with the help of volunteers, who wore goggles that simulated alcohol impairment.



North Miami members thank chief for his service

There are a lot of heroes within law enforcement who decide they want to take on the challenge of leading their departments. That was North Miami Police Chief Larry "LJ" Juriga almost 30 years ago.

Juriga retired from the department on March 5. PBA members recognized all his accomplishments in 29 years on the job.

He was assigned to the Uniform Patrol Section and the Detective Bureau and was a member of the Honor Guard and the SWAT team, just to name a few accomplishments.

As chief, Juriga emphasized building trust within the community, always saying, "making a positive impact" through respect, integrity, courage, empathy, unity and professionalism.



Homestead members lead by example

Building relationships with the community — that’s what it’s all about for most departments across the country, and especially for the South Florida PBA.

On Feb. 22, Homestead members attended Somerset Oaks Academy’s leadership day. While there, officers were able to connect with the students and teach them a little bit about what it means to be a leader in the community.

MCSO members go the extra mile

MCSO members have been active in their local communities with beautification projects and assisting residents whenever they can. Members recently partnered to clean up and cover graffiti that was painted across signs and buildings in Ocean Reef and Key West.

In Upper Keys, members walked along Rock Harbor Drive in Key Largo to clean up trash along a wooded area.

Continuing to serve the community, Lower Keys Deputy Jonathan Lane assisted two residents when he saw they were stranded with a flat tire. The mother and daughter said a tow truck would take hours to arrive, but Lane didn’t hesitate to help.

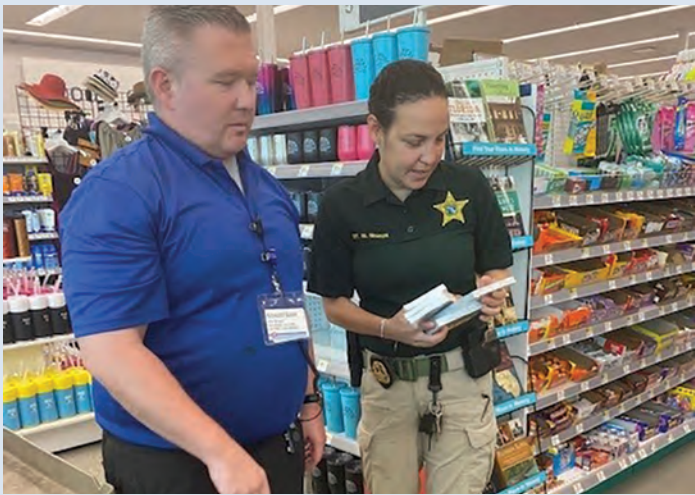
“Two FWC officers also stopped,” Lane said. “We had them back on the road and ready to enjoy their vacation in minutes.”



A gift from Monroe County Sheriff’s Office

The Monroe County Sheriff’s Office has been working hard to protect the community against gift card scams.

Recently, Detective Wendy Negron and CSI Frank Westerbund educated store managers in the Lower Keys area about how to prevent gift card fraud. The department wants to remind citizens that if they receive a call about a legal issue or utility bill over the phone and are asked to pay by gift card, it is a scam, and they should hang up immediately.



Coffee, cookies and community relationships

On Feb. 22, Miami-Dade Police brought out the coffee and pastries in an effort to connect with members of the community. The department held events in the Midwest and Hammocks districts at a few coffee shops, and smiles were seen all around.



Tackling Cancer

South Florida PBA members ride in Dolphins' fundraiser

On Sundays in the fall, you'll find most of South Florida at Hard Rock enjoying the Miami Dolphins.

When the Dolphins aren't trying to get a win on the field, they're raising awareness and funds for cancer patients. On Feb. 25, members of the South Florida PBA helped the team in their mission to support the Sylvester Cancer Center.

Miami-Dade members participated in the bike, run and walk portion of the event, which was very special for Officer Debbie Simmons, who is a cancer survivor herself.

Meanwhile, Sunny Isles Beach Police provided assistance for the event to make sure everyone was safe.

Overall, more than 5,000 participants raised more than \$10 million for cancer research, making it the number-one fundraising event in the NFL.

MCSO members receive awards for their service

During MCSO's annual Officer of the Year Awards ceremony in Marathon on Feb. 17, Sheriff Rick Ramsay recognized and honored employees for their service during 2022.

Commending the officers for their exemplary and outstanding work in the line of duty, Ramsay presented MCSO Captain Ted Migala with the Reserve Deputy of the Year award, Tanisha Multy with the MCSO Deputy of the Year award, MCSO member John Keen with the Detention Deputy of the Year award and DeShawn Battle with Support Member of the Year.



From left, MCSO Reserve Deputy of the Year Captain Ted Migala, Deputy of the Year Tanisha Multy, Sheriff Rick Ramsay and Support Member of the Year DeShawn Battle.

Pinecrest members support Mothers Against Drunk Driving



For years, Mothers Against Drunk Driving has been working to make sure impaired drivers stay off the road. On March 16, MADD of South Florida held a candlelight vigil for those who lost their lives at the hands of drunk drivers during the past year. Chief Jason Cohen and others from the Pinecrest Police Department showed up to offer their support for those who have lost their loved ones.



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Key West recognized for excellence

The Key West Police Department, in partnership with the Grand Key Resort, hosted its annual awards ceremony, which was sponsored by Keys Federal Credit Union.

Police Chief Sean Brandenburg presented awards to members who displayed exemplary service in 2022. Here is a glimpse of those brave men and women:



Officer of the Year

Key West Officer Tyler Getchel, second from left, was named Officer of the Year for 2022 by Police Chief Sean Brandenburg.



Chief's Commendation Award

Several Key West officers and a K-9 were honored for their dedication to going above and beyond in the line of duty and were presented with the Chief's Commendation Award.



Key West officers Victor Arguello, left, and Tiffany Ane, center, and Reserve Officer Donald Lee (not pictured) were presented with the Chief's Commendation Award.



Civilian Employee of the Year

Ann Zaler, second from left, received the Civilian Employee of the Year Award for 2022.



Dedicated Service

Key West Resource Officer Nicholas Dantu, left, was recognized and honored for five years of dedicated service.



Dedicated Service

Key West Officer Santiago Perez, left, was recognized and honored for five years of dedicated service.



Key West Motor Unit Officer Michael Pettee, left, was recognized and honored for 10 years of dedicated service.



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Big Wheels

South Florida PBA members show their support at two fantastic events

Classic Car & Truck Show

On Feb. 25, the PBA parking lot was filled with classic rides to raise money for the Love Fund.



Bike Night

Bike Night lit up the PBA on Jan. 26 with one of the many fundraising events to support the police being held in 2023.





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Academy Awarding

Ridgefox introduces the latest and greatest resources to support cadets

Law enforcement agencies across the country are feeling the sting of experiencing high attrition rates, filling mandatory staffing requirements and finding qualified applicants to fill their departments' front lines. After months of costly hiring processes and onboarding, it is highly disheartening to have an enthusiastic and motivated police cadet fail to meet the academic standards of the Florida Police Academy.

The Ridgefox Academy has just released a mobile tutoring application for the Florida Police Cadet, covering all academic portions of the FDLE curriculum. The Ridgefox Academy uses a standardized and systematic approach to learning, breaking down the material into a simple question-and-answer format for every lesson, unit and chapter of the Florida Police Academy, including the high-liability chapters.

Retired MDPD Lieutenant Robert McGrath started the Ridgefox Academy to offer promotional test preparation to his fellow MDPD officers. Sponsored by the South Florida PBA, McGrath provided his promotional examination courses to the MDPD officers for the 2022 promotional cycle and had staggering success with eight of the top 10 candidates for sergeant and seven of the top 10 candidates for lieutenant, all being Ridgefox Academy students.

McGrath attributes his unique learning approach to his years spent as a drug recognition expert (DRE).

"Everything in the DRE program is systematic and standardized. It ensures that the program works for every DRE the way it's designed to," he said. "I've applied that process to promotional examination preparation, and now Academy-level preparation for police cadets."

McGrath has created a full-bore Police Cadet Academic preparation course, which is available ondemand via any Apple or Android device. Each individual lesson has an instructional video, which McGrath calls his video flashcards.

The information in the videos flows along with the text in the FDLE curriculum, and each video averages about seven minutes.

"It's designed to be short, fast and simple, turning the material into a conversation," McGrath added. "The cadets can stream the videos while they take care of the family, or just any time they physically can't sit and study — maximizing their daily study time."

Cadets can then test themselves on each lesson, unit and chapter with a unique test-taking system that always gives cadets a new test.

"We simply cannot afford to lose any more cadets to academics," McGrath said. "We need every good officer we can get."

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Annuities: guilty until proven innocent



NICOLÁS VALDÉS-FAULI
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Finding a good annuity is like finding an innocent person in jail — they exist, but they're very rare. I find that there are many good reasons to avoid annuities, and I will make my case below.

First off, what is an annuity?

Annuities are financial products that are often used as a way to save for retirement and provide income. At its core, an annuity is an agreement that you strike with an insurance company. The contract obligates the insurance company to pay you money for the rest of your life, even if your initial investment goes to zero. This is incredibly simplified and sounds pretty reasonable. But the reality is that annuities are some of the most complex and expensive financial products available to investors — and much of the

downside is overlooked, misinterpreted and, at worst, misrepresented.

Complexity

Annuities are complex investment products that can be difficult for the average investor to understand. The reality is that outside of a mortgage closing or divorce settlement, finalizing the sale of an annuity is the largest set of documents you will sign in a single transaction. The reason is that the level of complexity is profound and the insurance company's agreement with you is ironclad. I have witnessed firsthand that the benefits are often misinterpreted and the downside rarely understood.

High costs

Annuities have high costs that come in the form of sale charges, administrative and management fees, surrender charges, expense

ratios, contract riders and death benefits, among others. I feel the most offensive of all the expenses associated with annuities are the commissions paid to the salesperson (which can be in excess of 8 percent of what you contribute) and the surrender charges. Surrender charges are often the least understood but fairly straightforward: If you try to take your money out early (often before six to 10 years), you will be penalized for terminating the contract early.

Lack of liquidity and transparency

It is difficult (without incurring a considerable penalty) to access your money from an annuity. They are designed to be long-term investments and can pose serious problems for investors who want to access their money in the event of an emergency or short-term needs. These penalties can significantly reduce the overall amount of money available for withdrawal.

In conclusion, annuities, both fixed and variable, can be considered bad for some individuals due to their complexity, high fees, lack of liquidity, limited investment options, death benefit restrictions and tax implications. It is important to carefully consider your financial goals, risk tolerance and overall financial situation before deciding whether an annuity is the right choice for you. You should also consult with a financial advisor to help you make an informed decision.

Nicolás Valdés-Fauli is the founder and CEO of Thin Blue Line Financial (www.tblfinancial.com). Call or text 917-428-9629 or email nvf@tblfinancial.com. Nicolás has served the LEO community in South Florida for 20 years and is dedicated to helping his clients make sound decisions before and during retirement. He is an expert in all matters related to the FRS, deferred compensation and local municipal retirement plans.

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With over thirty-five years of sworn service in Law Enforcement and Corrections, I am proud to be a part of the Berkshire Hathaway HomeServices Florida Realty Team, and would be honored to assist you in your real estate needs. We recognize and greatly appreciate the significance of your service!

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SECURE Act 2.0

What this new legislation could mean for your retirement



STEVE OLSON

On Dec. 31, 2019, the Setting Every Community Up for Retirement Enhancement (SECURE) Act was passed into law. This bill massively overhauled the retirement plan structure in the U.S. What is being called SECURE Act 2.0 was signed into law in December 2022, providing numerous new retirement-related provisions. These changes build on the original SECURE Act of 2019, which altered the rules around how you can save and withdraw money from your retirement accounts. SECURE Act 2.0 addresses additional issues related to retirement and savings that were not part of the original SECURE Act, creating new flexibility and accessibility to help individuals plan for a more secure future.

SECURE Act 2.0 retirement provisions

- Effective Jan. 1, 2023, the threshold age that determines when individuals must begin taking required minimum distributions (RMDs) from traditional IRAs and workplace retirement plans increases from 72 to 73. As a result, individuals now can choose to delay taking their first RMD until April 1 of the year following the year in which they reach age 73. On Jan. 1, 2033, the threshold age for RMDs will rise to 75. In addition, the penalty for failing to take RMDs on a timely basis is cut in half, effective in 2023, from 50 percent of the undistributed amount to 25 percent. The amount will be further reduced to 10 percent if the remaining distribution is taken in a timely manner and an amended tax return is filed.
- Catch-up contributions allow people 50 and older to set aside additional dollars beyond the standard maximum contributions to workplace retirement plans and IRAs. Two important changes were included in the SECURE 2.0 Act. The first bumps the maximum additional amount that can be contributed to a workplace plan if you're age 50 and older from \$6,500 per year to \$7,500 per year, effective in 2023. In addition, if you're age 60 to 63, you'll be able to add \$10,000 more per year above the standard limit, beginning in 2025.
- Effective immediately, the penalty for early withdrawals is waived for those certified by a physician as having a terminal illness or condition that can reasonably result in death in 84 months or less. To avoid a penalty, distributions must be repaid within three years.
- Effective in 2023, individuals can choose to have employer matching contributions directed to their Roth workplace accounts. These contributions will be considered taxable income in the year of the contribution.
- Beginning in 2024, savers can withdraw up to \$1,000 from their 401(k) and IRA accounts, penalty-free, to cover certain financial emergencies.
- Effective Jan. 1, 2024, "hardship" withdrawals are available for individuals who have been subject to domestic abuse, equal to the lesser of \$10,000 or 50 percent of the vested balance of the retirement account. The withdrawal must occur within one year after the individual became a victim of abuse. All or a portion must be repaid within three years.
- Beginning in 2024, based on provisions in the new law for 529 plans, you're allowed to roll up to \$35,000 of left-over funds into a Roth IRA for the stated beneficiary. The 529 plan must have been in existence for 15 years, and you are limited to the annual IRA contribution limit for how much you can convert in one year.
- Under current law, Roth 401(k)s (unlike Roth IRAs) are subject to RMDs. A provision in the SECURE 2.0 Act eliminates RMD requirements for workplace-based Roth plans, beginning in 2024. This change results in Roth 401(k)s having similar treatment related to RMDs as Roth IRAs.
- Effective in 2025, most employers are required to automatically enroll all employees into their company-sponsored retirement plan. The amount automatically deferred each year will range from 3 percent to 10 percent of an individual's income. Employees who don't wish to participate in the plan can choose to opt out.
- Effective in 2026, withdrawals of up to \$2,500 per year can be made to pay premiums on certain types of long-term care contracts.

As a result of the SECURE Act 2.0, rules around retirement savings and retirement plan distributions will change over the course of the next few years. As you consider what new opportunities may be most appropriate to enhance your retirement savings in the future, take the time to assess where you stand today. A financial professional can help you review your current strategy and discuss which changes may be most beneficial. You may also wish to consult with your tax adviser to understand the potential tax ramifications of any decisions you make.

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

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**U.S. Customs and
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Mr. Steadman Stahl
President
South Florida Police Benevolent Association
10680 NW 25th Street
Doral, FL 33172

Mr. Stahl,

I would like to express my sincerest appreciation to you and Mrs. Stahl for the warmth and generosity that was provided to members of U.S. Customs and Border Protection, Air and Marine Operations Honor Guard, during a very traumatic time as we mourned the loss of Marine Interdiction Agent Michel Maceda.

Thank you for providing a space as well as food for our Honor Guard team during the Thanksgiving holiday, while we worked through our bereavement. The courtesy that you extended shows your commitment to supporting the law enforcement community in times of need.

On behalf of CBP Air and Marine Operations, I would like to thank you both for the tremendous amount of support during this tragic loss. I wish you and Mrs. Stahl the best, and once again, thank you for all that you do.

Sincerely,

Dennis J. Michelini
Deputy Executive Assistant Commissioner
Air and Marine Operations

Dear President Stahl:

On behalf of the 9463 Foundation and in memory of Sgt. Chris Reyka, we want to take this opportunity to thank you for your 2022 donation. Gifts were purchased based on a wish list from the children and spouses of the fallen officers and were hand-delivered to those families throughout the state by volunteers from the Foundation. Your donation made this possible.

We know there are many organizations that you can donate to but to understand why we are so passionate about the 9463 Foundation we have taken the liberty of attaching pictures of some of the fallen officers' families receiving these gifts. It was certainly an emotional experience to all that were present. More important than the gifts are the lasting relationships forged with the families. We can never replace what they lost but can let them know they are not forgotten.

We cannot thank you enough for caring about them too.

Respectfully,

Rich Samolewicz, Miami Police Retired
Donna Samolewicz
9463 Foundation Volunteers



Dear Mr. Stahl,
I wanted to take this opportunity to say,

Thank you!

Thank you for your kind words and warm wishes as I embark on this new role as the City of Doral's Mayor. I look forward to working closely with you and your organization to ensure a better, a brighter, and a bolder future for Miami-Dade & the City of Doral.

My very best regards,

Mayor Christi Fraga

February 6th, 2023

thank

3.7.2023

Dear Mr. Stahl,

Thank you
Your support is greatly appreciated.
I look forward to working together
to continue providing top
quality education to all children.

Kind regards,
M. Colucci

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