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## COVER STORY



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# Keeping It Reel

Members have fallen for the South Florida PBA Saltwater Fishing Tournament hook, line and sinker. The event has become one of the highlights of the year for members to get away from the job, enjoy the opportunity for a little friendly competition to land the biggest fish, and raise money for the PBA Love Fund. The member anglers, who come out for the tournament every year, relate some of their experiences and the depths they will go to just to be part of this great day.

COVER PHOTO BY LINDA CARTA  
COVER DESIGN BY GINA CROTCHFELT

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## Much appreciated



**STEADMAN  
STAHL**

It's hot. The dog days of summer are upon us. I don't need to tell you it's hot everywhere. I think people are appreciating their air conditioning a lot more.

Appreciation is a good theme for my message this issue. We're more than halfway through 2023, and we have to appreciate how well the year is going so far. Starting next year in Miami-Dade County, it's really going to amp up because it's an election year. You will see that everywhere around the country.

For the elected officials in Miami-Dade and Monroe counties, we appreciate their support of law enforcement. It's easy for us to see that because we have a track record and their past performances to gauge when they come back to us for reelection endorsements. And so far, I can't think of anybody out there that we've had trouble with.

The presidential race will be interesting as we move forward. I'll tell ya, it's a great time to be in the advertising business. I'm noticing new billboards up and down the expressways. Brand-new ones are also popping up all over the place now. So they must be preparing for something.

Mostly, I want to take this opportunity to emphasize how much I appreciate how our members continue to support our benevolent activities. And I can't tell you how much that means to the residents of Miami-Dade and Monroe counties.

When I ran for South Florida PBA president in 2018, I did so under a platform of changing the image of the PBA to be in a more positive light throughout the community at every level. That also has entailed being more engaged with our members and to put the PBA back in the hands of the members.

One of those components was being devoted to the business we do to make sure we're getting good contracts for the cities and counties we represent. And the members that we represent. Another important component was providing the best legal representation available for the members' needs.

The other part of our campaign commitment was engaging with the members, putting the PBA back into the hands of the members. That has included a dedicated board of directors that wants to engage and get involved, which we have. We also have been able to get involved in a lot of community events that we thought we'd never be part of.

We've tried to create new events to add to the incredible fishing tournament that we chronicle on the cover of this issue and the story beginning on page 18. We've had domino nights as well. But not everybody fishes, and not everybody plays dominoes.

So we have tried to add events to bring all members together, like our pig roast that is scheduled for December. We try to hit a spectrum that allows everybody to come together and participate. And also bring awareness to the Love Fund and what it does to help members in their time of need, when they find themselves in financial hardships not caused by them.

One of the key indicators that our plan for putting the PBA back in the members' hands has succeeded are the turnouts we have been getting for the events we sponsor. Like at our cigar socials, where we are having to set up tents in the parking lot because the building won't hold everybody who comes.

Our next cigar social, in September, will be the same way. We are hosting this event to raise money to fight childhood cancer. It's the different things like this that tell me we have gotten back to the PBA serving its members rather than the members serving the PBA.

Again, I want to give credit to having a more engaged and committed board of directors willing to step up, help out, show up and take part in different events. They have come up with suggestions and ideas for different events, and I embrace it. And I think that's what separates us from other organizations out there that don't bring to the table what our board brings to the table.

Perhaps the biggest benefit from what we've done is making the union available to everybody. To make them all feel welcome. It's not even just those events, it's holding classes at the PBA at least once a month to help members promote better mental health and wellness. They are learning more about the stresses that the job brings and to look for signs that they may see in their co-workers of struggling with mental health.

It's definitely something out there that has to be looked at, which we do and we're part of. And I'm very proud of what we've accomplished. The fishing tournament is just one example of many great events we host that enhance the PBA's service and presence.



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CONTINUED ON PAGE 6



Just like our gala. You know, you try to keep attendance to that event in the hundreds, but you just can't because of the people who want to attend. Not just law enforcement. It's our elected officials and our community leaders who want to be part of the PBA.

With membership growing, the future is bright. I'm proud of where we're at. I'm proud of where we're going. I want to keep up this momentum, see what the next half of this year is going to have in store and be ready for 2024.

It's about 180 miles from the southern tip of our membership in Key West to the north end in Aventura. But it doesn't feel like that many miles separate us. I've always said that regardless of what your patch looks like or the shape of your badge, we have a solid core mission of putting the members first.

Going back to the Love Fund and looking at the college scholarships we just awarded and the people who have received the help, they have been very appreciative. But it's what you don't see that achieves the mission.

You don't see the officers at Christmastime just trying to provide for their families when they get into accidents, shootings and stuff like that, and we can step in and take at least that pressure off them. So, when we're raising money for the Love Fund, you see people show up in droves to support fellow officers in their times of need. That's the ultimate reward for your benevolence.

We've had people say, "I've never had to use the PBA." And I have to remind them that every time they pick up their paycheck, they've used the PBA. I have yet to show up to negotiations for a new contract where a city or a town representative says, "Hey, we want to start out by giving you more money." It's usually the other way around.

That's where the PBA works for you, for every member. To sit

there and say you've never used the PBA, just the mere fact you're picking up your paycheck or use the benefits you get, that's the union working for you.

The PBA was founded in 1963 when a county commissioner turned his hearing aid off during negotiations. That sparked a movement that has only continued. And the days of thinking that you're not going to need the PBA are long gone. They're gone with the body cameras, and you're always going to need the PBA on that level.

That's why I'm proud to be the president of an organization that has members who do what they do and that has things in place we were lacking in the past.

As for the future, the game is changing. It's an ever-changing environment. It's an ever-changing landscape. If you're not out there staying in front of it, your house will get overgrown with weeds. A wise man told me that the reason why the dinosaurs aren't here is they didn't learn to adapt. And we are absolutely adapting.

So I appreciate everybody showing up to these events to promote the camaraderie they find there. I'm proud of the direction we're going, and I hope we keep going in the same direction. As we face 2024 with a lot of challenges, a lot of changes are coming that will make members feel like they are outside their comfort zones.

But all you need to know is that the PBA will be there. We'll be engaged, we'll be at the forefront, and whatever the future does out to us, we will be ready for it.

**Steadman Stahl, President**  
steadman@sflpba.org

## PBA'S ASSOCIATE PERSONAL INJURY COUNSEL

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# A beautiful day on the water



DAVID GREENWELL  
EXECUTIVE  
VICE  
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The South Florida PBA fishing tournament was held on Saturday, June 10 at Matheson Hammock Park Marina. In the week leading up to the event, there were thunderstorms every day. But miraculously, on Saturday, June 10, the rain stayed away, the sun was out and it was a beautiful South Florida day. Oddly enough, when Sunday rolled around, the thunderstorms resumed.

It would seem that the PBA has someone “upstairs” who knew what an important fundraiser this was and who made sure we had the weather we needed to make it a success.

We had 28 registered boats and more than 120 anglers, including Stewart Archer and Don Rhindress, who have participated in every PBA fishing tournament since the first one. We thank them for their continued support.

Anglers came in on the beautiful day and weighed in their fish with retired Marine Patrol Officer Paul Kuiper, who came from out of town to be the official PBA weighmaster. He did a fantastic job keeping things organized. While everyone waited in eager anticipation to hear the official results, they all got a chance to hang out, socialize, eat and drink with old and new friends.

The PBA would like to congratulate the following winners: First place went to John Saavedra, from team Mo Maui Mo Problems, with a 6.5-lb. dolphin. This relatively small dolphin was worth \$4,800 (\$2,000 for first place, \$1,000 for being a PBA member and \$1,800 for the Calcutta). Great job, John.

Second place went to Brenda Pisseri from team Cody II, with a dolphin that weighed in at 5.65 lbs. Third place was Art Fernandez from team Sea Cup, with a 5.6-lb. dolphin.

The top female angler was Victoria Fernandez from team Four Sea Sons III, with a dolphin that weighed in at 5.05 lbs.

In other categories, the best of three dolphins went to Orestes Guas Jr. from team Off the Air, with a combined weight of 14.05 lbs. The first place junior division went to AJ Munoz of team Good Old Boys, with a 5.55-lb. dolphin. Second place junior division went to Dylan Little from Four Sea Sons III, with a 4.5-lb. dolphin, and third place junior division went to Jayden Escarra from team 4 Aces, with a 3.55-lb. dolphin. The winner of this year's Fun Fish was



The South Florida PBA with the MDPD Marine Patrol at the PBA fishing tournament.

Tom Bogaards from team Four Sea Sons III, with an 8.85-lb. barracuda.

There are many people to thank who helped make this a great and successful event for the PBA Love Fund. First I would like to thank George Joseph, president of the Dade County Federal Credit Union, Williamson Cadillac dealership, Bill Archer from Big Cheese restaurant, Eric's Outboard Marine Service, Al Germi from ACCO Foreign Shipping, Eduardo Barreto from Sea Tow, Andy Antelo from Palmetto Bay El Capitan Marine and Fish Center, Rene Alvarez from ISure Insurance Inc, Clifton Event Group, Ray Crego from Excalibur Towing Service, Justin Landau from El Carwash, StarBrite, Nick Christian from Lou's Police Distributors, Inc., Jaws Lures Corp., Crook & Crook Electronics and Marine Supplies, Alberto Gil from Injured Response Pharmacy, Piros Tackle Store, and AvMed. Remember to support those who sup-

port the police!

I would also like to thank the PBA Fishing Committee: Steadman Stahl, Joel Valdes, Juan Villalba, Mike Barrios and Tom Bogaards. Thanks also to all the PBA volunteers, including Kim Gregson, Margarita Vasquez, Kelly Boyle, Linda Carta, Mike Clifton, Alex Munoz, Nizam “Ish” Ishmael and Orlando Sosa.

This was another great fundraising event for the PBA Love Fund. The Love Fund supports active members and their families in their time of need, in addition to always supporting the families of our fallen officers. It is a federally recognized charitable organization 501(c)(3), with donations being tax deductible.

As always, stay safe out there. If you have any questions or concerns, please do not hesitate to contact me at 305-593-0444 or [greenwell@sflpba.org](mailto:greenwell@sflpba.org).



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# Why would you not make a claim?



**NIZAM "ISH"  
ISHMAEL  
VICE  
PRESIDENT**

It is extremely important that you educate yourselves on Florida Statute 112.18, commonly referred to as the Heart and Lung Bill. This bill is a public policy piece of legislation designed to offer added legal protection for police officers, firefighters and correctional officers who suffer with heart disease, high blood pressure or tuberculosis. If you are approved for this medical assistance, you will be eligible for workers' compensation benefits for heart and lung issues.

Many of our PBA members are currently taking medications for these conditions and have never made

a claim for the Heart and Lung Bill. It baffles me as to why you would not make a claim. If you broke your leg in an altercation, you would report it and seek treatment through your employer, right? If you suffer from these conditions, why wouldn't you do the same?

Let me explain the benefits for workers' comp. First, you will not have to make any co-pays on treatment related to the covered condition. Second, you will be compensated for the shifts you miss due to the conditions. Third, you may be entitled to impairment benefits, which are payments made to the injured employee to compensate for any permanent impairment as a result of your diagnosed condition. Finally, you can use a pharmacy service that will deliver your medication directly to your home without any out-of-pocket costs to you. No more waiting at the pharmacy lines or drive-up windows. I am sure we all have better things to do than wait at the pharmacy.

The most important things to understand initially are the four elements necessary to make the claim:

1. You must meet the definition of a protected class. (You have to be a police officer, firefighter or correctional officer as defined in Chapter 112, Florida Statutes)
2. You have to have a protected condition (tuberculosis, heart disease or hypertension)
3. You must have passed a pre-employment physical.
4. You have to be disabled, totally or partially.

Assuming that you had a clean bill of health in terms of heart and lung complications at your time of hire, you are el-

igible for these benefits because it is assumed that the condition occurred due to the work you performed. Specifically, the statute states that, "Any condition or impairment of health . . . caused by tuberculosis, heart disease, or hypertension resulting in total or partial disability or death shall be presumed to have been accidental and to have been suffered in the line of duty unless the contrary be shown by competent evidence." Note that there must be partial or total disability (or death) in order to be eligible for the benefits under this bill.

It is always first presumed that the condition was caused by the employee's line of work, and the burden of proof to deny coverage lies with the employer. Your employer must offer competent substantial evidence that your employment was not the cause of the condition.

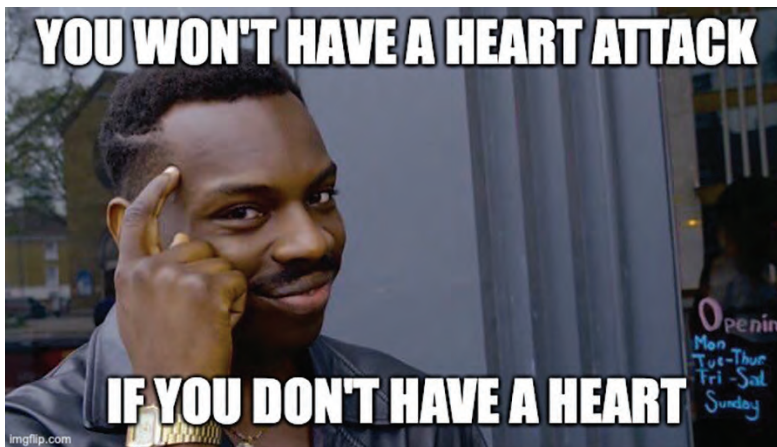
Trust me when I say that your employers do not have your best interest at heart. They will pay annual salaries to their attorneys in excess of \$260,000 just to win these types of cases. They will buy you the cheapest medication on the plan-

et for you to consume. They will deny you for the Heart and Lung Bill just to make you go away, and they know that many of their employees just don't want the aggravation of fighting.

However, if you take two monthly medications for these conditions, co-pays are \$15 each. Two medications will cost you \$30 a month, or \$360 per year. If you have another 40 years of life left, that will cost you \$14,400. This figure does not even include your co-pays for doctor visits and examinations. I will pose the question to you again, what is preventing you from making a claim for the Heart and Lung Bill?

You can call Alberto Gil from the Injured Response Pharmacy at 954-868-1084 for more information. Also, if you are currently on workers' comp, call Albert to have your medications transferred for concierge service. They provide free delivery on all prescriptions. We must support those who support law enforcement.

Please feel free to contact me at [ish@sflpba.org](mailto:ish@sflpba.org) or 305-593-0044.





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# Ways to improve camaraderie



JERMAINE  
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There is probably no job, other than the military and firefighting, that shares a camaraderie and brotherhood as we do in the law enforcement field. Unfortunately, there are many things that can divide a team. Working long hours and dealing with stress does not help.

Many assignments are compartmentalized within a jail setting, and there may be little interaction with co-workers for the entire shift. Some positions are entirely forgotten about. The relationships we have with each other largely predict the level of success we can encounter on a daily basis. Creating a positive workplace culture is essential for many reasons. It fosters a collaborative work environment in addition to helping retain top talent.

Team camaraderie makes work more enjoyable and meaningful for everyone. When staff enjoy coming to work, they are more engaged, happier, better aligned and healthier, all of which helps to improve performance across the board. When employees like who they work with and feel connected to their team members, they are more likely to stay employed with the organization.

Camaraderie and team building also contribute to the overall organizational culture, which is a big factor in attracting and retaining talent. Most top companies have one thing in common,

and that is great company culture.

Team members who do not get along with each other are less likely to share ideas. They will bolt out the door at the end of the shift since they don't feel their best around one another in their work setting. When team members get along and know each other well, they are more open to sharing ideas with enthusiasm.

They will be more likely to work on projects or complete assigned tasks together until they are completed. The process of working together is much more pleasant when you understand the people you are working with.

*Oxford Learner's Dictionary* defines camaraderie as "a feeling of friendship and trust among people who work or spend a lot of time together." As in the military and sports, our organization has missions and wins to accomplish and relies heavily on our employees to get it done. A sense of friendship and trust is essential in enabling high-functioning teams to collaborate, innovate, communicate respectfully, share new ideas openly, disagree amicably and continuously learn together.

There is no question that investing in team building and camaraderie can be beneficial because it drives employee engagement. By building trust and connection, your team and organization will reap huge benefits for years to come.

According to Team Building Effectiveness Statistics (Effective and Engagement in 2023), nearly 75 percent of employees see teamwork and collaboration as essential cogs in workplace engagement. Statistics on team-building effectiveness, meanwhile, show that by strengthening the bond between employees, a company can avoid the risk of eroding its collaboration potential and is 4.5 times less likely to lose its best employees.

Strong teams are essential to businesses of all sizes. And our organization is no different. Hiring qualified employees does not equate to having strong teams. They need to be built through activities designed to bring employees together. The department should incorporate team-building activities and courses in our training curriculum beginning at the entry level.

The Training Bureau should include team-building workshops in departmental supervisory trainings and mandatory in-service training (MIST) as well. Team building not only boosts employee morale, productivity and communication, it can increase the success of the organization dramatically.

When team members are invested in their roles and contributions, you have the highest probability of a successful outcome. Always remember to continue being your brother's keeper, and stay safe. Please feel free to contact me at lawson@dcpba.org or at 305-593-0044.



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# A 2023 legislative session wrap-up



**ANDREW AXELRAD**  
**GENERAL COUNSEL**

While you may have read or heard about some of the legislative changes that directly affect you in various emails or other articles throughout this legislative session, we thought it would be beneficial to summarize them in one place so that you understand what the changes are and how they impact you.

As you know, your South Florida PBA, hand in hand with the other PBAs across the state and the State PBA itself in Tallahassee, is very busy — not just during the legislative session but in advance of it as well. In fact, with the session

just recently ending, we are already working on priorities for the 2024 session.

Overall, the 2023 legislative session was a huge success. At the state level, lucrative raises were negotiated for our brother and sister state law enforcement officers, such as troopers, fish and wildlife officers, state correctional officers and probation officers. These are often the lowest-paid law enforcement personnel in the state and their increases are always hard-fought, but this year, through the PBA’s hard work, results were delivered.

Additionally, there were several substantial changes to the Florida Retirement System (FRS), all of which are to your benefit. We were able to “undo” most of the negative changes that occurred more than 10 years ago. The difference between officers hired before and after July 1, 2011, has been minimized. The most important fix is that if you were hired on or after July 1, 2011, you had to work 30 years to be eligible for normal retirement, as opposed to 25 years if you were hired prior to July 1, 2011. Now, the rules are the same, and the 30-year requirement has been reduced to 25 years.

Another major win was the extension and eligibility to enter DROP. While we previously got DROP extended from five years to eight years for police officers, we were unsuccessful in extending it for our other members, including correctional officers and law enforcement support personnel such as dispatchers and call takers. We were able to fix that this session, and now the eight-year DROP applies to everyone, regardless of classification. Further, there is no longer any potential detriment to waiting to enter DROP. Previously, depending on your age, your five (now eight) years of DROP eligibility could have been reduced if you waited to enter DROP from when you were initially eligible. Not so any longer. You may now work as long as you want prior to entering DROP, and once you do decide to enter DROP, you may still work up to the full eight years. The control is now yours. This also means that if you previously missed the window to enter DROP, you can now enter it.

Another hugely beneficial change to DROP is the interest rate your monies will accrue. It was 1.3 percent, and we negotiated an increase to 4 percent. That means that you can count

## 2023 Pending Grievances

This list represents the pending grievances filed at the various departments represented by the South Florida Police Benevolent Association as of June 30, 2023. The PBA legal staff receives numerous other complaints that are resolved by other means.

### DEPARTMENT/DISTRICT

<b>HOMESTEAD CORRECTIONS</b>	<b>1</b>
<b>CITY OF MIAMI PD</b>	<b>1</b>
<b>MIAMI-DADE CORRECTIONS</b>	
Association	1
Total	<b>1</b>
<b>MIAMI-DADE POLICE</b>	<b>1</b>
<b>MIAMI GARDENS</b>	<b>5</b>
<b>MCSO (DETENTION)</b>	<b>1</b>
<b>SWEETWATER</b>	<b>4</b>
<b>TOTAL GRIEVANCES</b>	<b>14</b>

on a 4 percent return on all money that goes into your DROP account (and all existing money). That began on July 1. It does not apply retroactively, so money in the account from years ago will still receive a return of 4 percent, but only beginning July 1, 2023. Always work with a financial planner, but unless you can get a guaranteed minimum of something more than 4 percent in another account, you should leave your DROP money exactly where it is until you need to actually use it.

Finally, you currently receive a health insurance subsidy from FRS of up to \$150 per month, based on \$5 per month per year of service (so, working 25 years would entitle you to \$125 per month after retirement). That has increased to \$7.50 per month per year of service up to \$225 per month. That is in addition to whatever local retiree health insurance benefit we have or may be able to negotiate for your bargaining unit.

Each legislative session brings about new opportunities and challenges, and the PBA was able to successfully navigate those in order to close out the session with wins that will pay literal dividends in the years to come. And as stated above, we are already at work for the next legislative session, with the goal of picking up where we left off to continue those successes moving forward.



# Recognizing our POAT scholars



SERGEANT  
KENNETH  
HORGAN  
POAT  
COMMITTEE  
CHAIR

The winners of the 2023 POAT scholarships have been selected. We would like to congratulate the recipients:

**Mike Byrd Scholarship:** Kaitlyn Brown, daughter of Sergeant Craig Brown (Miami-Dade Police Department)

**Roger Castillo Scholarship:** Evan Garcia, son of Chief Eric Garcia (Miami-Dade Police Department)

**Amanda Haworth Scholarship:** Salyah Aguirregaviria, daughter of Detective Francisco Aguirregaviria (Miami-Dade Police Department)

**Paul Janosky Art Scholarship:** Kayla Montizaan, daughter of Officer Edward Montizaan (Miami-Dade County Public Schools Police Department)

**Paul Janosky Criminal Justice Scholarship:** Gabriel Martinez,

son of Officer Yojans Martinez (Doral Police Department)  
**Chris Todd Scholarship:** Gabriel Martinez, son of Officer Yojans Martinez (Doral Police Department)

**Chuck Duncan Scholarship:** Gabriel Martinez, son of Officer Yojans Martinez (Doral Police Department)

On Monday, Sept. 11, 2023, the 9/11 Ceremony will be held at the Law Enforcement Memorial site in Tropical Park at 9:30 a.m. The POAT sponsors this ceremony every year in conjunction with Miami-Dade Fire Rescue.

This ceremony is held to remember and honor our country's heroes who were killed in the line of duty responding to the attack on our nation. It is important that we never forget all the heroes who perished that tragic day. Please make every effort to attend.

Thanks for your support, and stay safe.



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# Be ready for the big storms



**JOHN FRALEY**  
RPOC  
PRESIDENT

The summer months are upon us and seem to have arrived a bit early. The dog days of summer arrived with the usual rainy season. To top that off, hurricane season is here as well, with two named storms already in the picture: Arlene and Brett.

For you folks who live down here, it's never too early to start planning for these storms. Does anyone remember Andrew? As we all did, I spent many days in the South End looking for our colleagues and people who worked for me. I'm sure that many of you from all over the department saw what hurricanes can do. Remember that a little preparation now will make surviving a big storm a bit easier. Note: The storms were determined to not be a threat to South Florida.

As a follow-up to my remarks about our 32nd reunion, I cannot say enough about your board of directors and their dedication to the success of this event. Everyone played an integral part in the planning and worked very hard as a team. Having been involved in our reunions over the years, I had some big shoes to fill. People like Jim Baggett, Frank Kovacs and Lloyd Hough all did a remarkable job, and may they rest in peace. Dennis Bambach, our immediate past president, carried the torch for more than 10 years and passed the baton to me. Dennis did an extraordinary job during his years of service. I'm very grateful to these men, who all worked to make this organization what it is today.

Five students submitted applications for scholarships from the Otis Chambers Scholarship Fund (OCSF). I reviewed the applications and reviewed them with the RPOC board. The applications were then reviewed by Dr. Paul Rittenhouse, professor of international politics at Florida International University. Based on the review by Dr. Rittenhouse, the OCSF, through the RPOC board, is proud to announce that each of the five applicants will receive a \$1,000 scholarship. The board would also like to thank Kay Chambers for her continued support after her husband, Otis Chambers, passed away. I would also like to thank our members for their donations.

Nicole King is completing her fourth year at Broward College and will receive



Tim and Mariaolga Hoffman with daughter Victoria, an RPOC scholarship recipient her degree in aerospace management. She is the granddaughter of retired member Richard "Dick" Magaldi.

Danielle Cooner is in her third year at the University of Central Florida, studying health sciences, with medical courses directed towards being a physician assistant. Danielle is the daughter of Jim and Allison Cooner.

Victoria Hoffman is the daughter of Tim and Mariaolga Hoffman. Victoria is studying biomedical engineering at St. Thomas University and Florida International University, specializing in prosthetics for amputees.

Kayleigh Linsinbigler is in her second year at Florida Gulf Coast University, studying criminal justice. Kayleigh is the granddaughter of retired member Teresa Gonzalez. She is working toward a law enforcement career in forensic sciences.

Megan Simonton is a first-year student at the University of Maine, studying forestry in the fields of entomology and botany. Megan is the daughter of retired member Dak Simonton.

The RPOC board and I wish all the best to these very strong young women. Their applications reflect a strong desire to succeed in their respective fields.

I wore the "brown gown," and all men and women who wore the uniform worked hard serving the people of Miami-Dade County. We worked well together and served in some perilous situations. When we put on that uniform, regardless of race, religion or sexual orientation, we served and watched each other's backs. In that regard and in this tense social atmosphere, I want all retired men and women members to come and be a part of the RPOC. Our common thread is the uniform.

A lot of us have been retired for a very



Dak Simonton and daughter Megan, an RPOC scholarship recipient

long time. We had gripes with one another. We had people who made rank and forgot where they came from. We have people who are still pissed off because someone gave someone a record of counseling. No matter what, get over it and be a part of this great organization.

Chaplain Reba Miller submitted this report:

On behalf of the entire RPOC family, we would like to welcome all our new RPOC retirees. We look forward to your input, fellowship and enthusiasm in all our activities. We appreciate any information concerning the health and welfare of all our members and their families. We are sending out special encouragement and blessings for our following members: Barry and Patty Savage, Penny Spisak, Mary Walters, Gary Gable and Al Davis. Every day, we all fight battles that are unknown to others and unseen. Please remember to reach out to friends and loved ones.

"And when our earthly life ends and God's messengers take our hand, may our feet follow the path from the light of the stars and sweet memories hold us strong, till we meet again."

Honoring our family members who have earned their final rest:

- Louis "Rich" Bragassa (MDPD) May 2023
- Prentice Cooper (MDPD) May 2023
- Selvin Austin Gabriel (MDPD) June 2023
- Paul Francis Yeager (MDPD) June 2023

"True freedom requires rule of law and justice, and a judicial system in which the rights of some are not secured by the denial of the rights of others." —Jonathan Sacks

Blessings to all of you!



# 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.



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Miami-Dade Police Department



**Albert Falcon**  
Miami-Dade Police Department



**Brenda Ferbee-Blackshear**  
Miami-Dade Police Department



**Carlos Rodriguez**  
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Miami-Dade Police Department



**Jerry Robles**  
Miami-Dade Police Department



**Jose A. Fernandez**  
Miami-Dade Police Department



**Lily Diaz**  
Miami-Dade Police Department



**Miguel Fleitas**  
Miami-Dade Police Department



**Raul Cachonegrete**  
Miami-Dade Corrections & Rehabilitation



**Todd Jackson**  
Miami-Dade Corrections & Rehabilitation



# Go Fish

## So what's the catch that has lured so many members to the South Florida PBA Saltwater Fishing Tournament?

■ BY MITCHELL KRUGEL  
■ PHOTOS BY LINDA CARTA

Dawn had not quite broken yet when the tipping point came in the 2023 South Florida PBA Saltwater Fishing Tournament on June 10. MDPD Officers John Saavedra and Ryan Howett, best friends since they came on 21 years ago, had prepared to shove off.

They were aboard a boat belonging to Howett's dad, Ed, a retired member who served 30 years. But they couldn't get one of the twin engines on their SeaCraft to lower into the water. A hydraulic pump broke, leaving them in the dark, not to mention having to fix it in the dark.

Howett shed a little light on the situation by calling a friend who works in the MDPD marine unit. He talked them through a fix. But they still couldn't get the engine to go down.

"I thought we weren't fishing that day," Howett admitted.

But Saavedra refused to get skunked. He jumped in the water, not aware of – or not caring about – the risk lurking in the Matheson Hammock Marina waters.

"I don't know what size, but there's a huge crocodile that lives in the marina," Howett continued. "I was not going to get in that water to do that. But John jumped right in. That guy's an animal. He has balls of steel."

This is no fish story. It merely explains the depths members will go to just to be part of the PBA Saltwater Fishing Tournament.

The lure of the event, which has long been one of the PBA's headliners for bringing members together to have such a welcome, therapeutic day of recreation overflowing with camaraderie, radiates from so many anglers. But a perennial participant drops the lines that perhaps best define the attraction.

"This is a day that even my wife knows, nothing else can happen," submitted PBA member Artie Fernandez, who has been on with MDPD for 24 years. "When I first did the fishing tournament, I worked for a sergeant, and now it's just a ritual between us. No matter where my buddy is, as soon as it comes out when it's being held, I send him a text, 'Hey, block off this date.'"

So what's the catch, then? Why is it that so many members have become hooked on this event that also raises money for the PBA Love Fund?

It has become a resplendent fish story, to be sure.

### Getting reel

Looking out at waters filled with boats and teams with names such as "Mo Maui Mo Problem," "Sea Cup," "Off the Air" and "Good Ole Boys," the fishing tournament packs enough exuberance to brighten up anybody's day. Fortunately, the sun shone with its most prolific radiance this year, presumably because the PBA wouldn't allow otherwise.

Really, though, the sun rises on the fishing tournament every year, not just because of the hard work of PBA Executive Vice President David Greenwell and the event organizing committee. But also because it has become a day to remind participants not to take anything for granted.

"We live in South Florida, and I think we tend to forget that



John Saavedra shows off the catch that made him the big winner of the 2023 South Florida PBA Saltwater Fishing Tournament.

### And The Winners Are...

- **PBA Member Heaviest Dolphin:** John Saavedra, 6.15 pounds
- **Heaviest Dolphin:** John Saavedra, 6.15 pounds
- **Second Heaviest Dolphin:** Brenda Pisseri, 5.65 pounds
- **Third Heaviest Dolphin:** Artie Fernandez, 5.60 pounds
- **Best of Three Total Weight:** Orestes Guas Jr., 14.05 pounds
- **Heaviest Dolphin Female Angler:** Victoria Fernandez, 5.05 pounds
- **Heaviest Dolphin Junior Angler:** AJ Munoz, 5.5 pounds







Participants anticipate the results as tournament entries are weighed.

we live next to the ocean. We get so consumed with work that we forget what we have here,” reasoned PBA Sergeant-at-Arms Alex Munoz, who was part of the committee. “So when you’re given this opportunity, you say, ‘Hey, it’s a fishing tournament. Let your guard down, hang out. It’s friendly competition, and it’s a good time at the end of the day.’”

Old friends come together at the fishing tournament like a hook and a line. Saavedra and Howett used to work narcotics together, and that friendship gets rekindled each year at the tournament with a little extra kindling.

“It’s actually something I look forward to every year because I get to spend that time with the guys on the boat, talk and have some time together away from the job,” Saavedra explained. “I also like that it brings everybody together for a friendly competition.”

Howett corroborates that hanging out with your buddies and being able to talk [something that rhymes with spit] makes for a great day.

“I love drinking in the camaraderie,” he added.

This year’s event also provided another one of the fish stories that the tournament just seems to encourage. Howett first participated when he was 11 or 12 years old. His father brought him along to fish off his uncle’s boat.

Ed Howett did 30 years with MDPD, but it’s been 25 years since he participated in the fishing tournament. There’s definitely a reunion element to the fishing tournament that makes the competition go from talking spit to bragging rights.

Fernandez notes how many members have fishing in common and how the tournament brings them together. That was the case when he started competing six years ago with then-MDPD Major Gady Serralta.

Serralta has since retired and moved on to the U.S. Marshals office. But they still come together because it is a special day.

“It’s a day that you set aside to do something for yourself,” Fer-



AJ Munoz shows off the fish that earned him Heaviest Dolphin Junior Angler.



The Off the Air team won the award for Best of Three.



Third Place Heaviest Dolphin went to PBA member Artie Fernandez.

andez commented. “There are some members you worked with, and then you don’t see them for years on end because they moved on to another section, another bureau. But if they fished, you see them at this tournament.”

Of course, there’s also the charitable act that brings members out to take the bait.

“First of all, it’s a very worthwhile organization,” stated Orestes Guas Jr., who went out in the competition with his friends on the Off the Air team. “The way that we’re supported by the PBA, it’s a very worthwhile day to spend out there with friends and family, enjoying yourself and talking about your stressors and all that out there.”

### Best fishes

Note the PBA fishing tournament as evidence that fishing can be included with golf, cigars, motorcycles and the like as a favorite

CONTINUED ON PAGE 20





PBA Executive Vice President David Greenwell speaks to participants gathered for the captains' meeting at PBA headquarters a few nights before the event.

**GO FISH** CONTINUED FROM PAGE 19

way for members to relax and get away from the job. After serving 19 years with the City of Miami, Guas retired and is now working teaching first responders about mental health awareness.

He probably has made that connection about how fishing can be a great mechanism for dealing with the stressors of the job. And how that is amplified by what happens at the PBA fishing tournament.

"It's been my passion since I was a kid. You can disconnect and forget about everything that's going on in your life for a couple of hours," said Guas, who does a lot of back-country fishing for redfish, sea trout or snook rather than going for dolphin in the salt-water of the PBA tournament as he did for the first time this year.

"I love it, I love it," he continued. "And fishing against the guys that I work with, that's priceless."

Passion for fishing and supporting first responders brought a special guest to this year's event. DJ Laz, who hosts his immensely popular "DJ Laz Morning Show" on Power 96, came to the event with his boat. He even teamed with Guas, who's a friend of his, and other members to participate in the competition. Hence the team name Off the Air.

On this day, the love of fishing also may have manifested most emotionally for MDPD Priority Response Team Officer Victoria Fernandez. She has been going fishing with her dad since she was a kid. Their favorite has always been hitting the mangroves on dad's flatboat.

Her father, Al Geremi, captained his boat for the tournament with the goal of making a donation to the PBA Love Fund. And everything else that happened for Fernandez and her father came as a bonus.

"It's where we bond," Fernandez shared. "We go out for the day and just get to hang out and the phones don't work. We're really close, he's a huge fisherman, and it's nice to see him in his element."



**Fish tales**

Whether disconnecting from the hustle and bustle by being out on the ocean where the Wi-Fi can't get you or getting jacked up about the competition, there is a catch to this event. Every angler looks for the angle to reel in a winning fish.

With boats getting out on the water alongside the sunrise and having until 4 p.m. to submit a dolphin for the weigh-in, the games began early. Prizes were in play for landing the top three heaviest dolphins, as well as the best of three combined dolphins caught, female angler and junior angler categories.

One of the stars of the day proved to be AJ Munoz, Alex's 15-year-old son. AJ has been helping out his dad at PBA events for a couple of years and has also become an avid fisherman.

When AJ wanted to cast his luck in the tournament, Alex hooked him up with the husband of PBA staffer Kelly Boyle. On Woody Boyle's boat, AJ went after it.

"Captain Woody guided me through the whole day," he began. "On the bite, you have to let them swallow the bait, and then you have to just reel into it. You just have to be patient. Don't rush anything. You don't want to muscle a fish in because it jumps."

His strategy landed a 5.5-pound dolphin to win the junior division. The award included a \$100 prize and an additional \$100 from one of the tournament supporters, past PBA president Mike Clifton.

"Amazing. A really fun day," AJ added. "I am really thankful."

Saavedra came in as the big winner, which was amazing considering where his day started. Once they got going, he and Howett looked to catch some bait but couldn't come up with any of substance.

"It was like all the odds were against us," he conceded. "We went out, and we tried one thing and tried another. One of the lines hit, so we stopped, and I happened to see the big one. He didn't bite initially. I pitched at it again, and he went for it, and boom, he was on. Kind of a split-second thing."

Howett's perspective suggested that maybe it wasn't even worth going to the weigh-in with this fish that weighed 6.15 pounds to become first-place heaviest dolphin.

"But the weigh-in is always fun to go hang out with other guys and have a drink and talk," Howett acknowledged. "And we ended up winning, which was amazing."

When Victoria Fernandez came in with her 5.05-pound fish, she never really thought that it would wind up taking first place in the female angler competition.

"It was cool," she described. "You go up, weigh the fish, and there is the camaraderie of everybody hanging out and just enjoying a Saturday afternoon together."

As the participants posed with the fish they caught, it was not hard to see the omnipresent smiles on their faces. On this day, at this magnificent event, clearly this was the catch.



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## The third annual Florida Keys PBA Charity Dolphin Tournament raises thousands of dollars to support the Autism Society of the Keys



■ BY ESTHER GONZALES

Retired Fish and Wildlife Officer Jimmy Johnson cast his line into the water at Ocean Edge Resort & Marina in Stock Island. A handful of South Florida PBA members eagerly gathered around him to witness the moment they had all been waiting for.

Johnson pulled a 43-pound bull dolphin from the water on June 24. And everyone watching figured he would be crowned the winner of the third annual Florida Keys PBA Charity Dolphin Tournament the next day.

“Everyone was happy for him,” Key West PBA Unit Representative Frank Betz declared. “He’s been fishing a long time,



South Florida PBA member Jack Gruba, right, caught the largest dolphin to win Top PBA Angler.



Scott Duling received the prize for second place with an 11-pound dolphin.





Harrel Roy earned third place by catching a 7-pound dolphin.



Tori Hicks caught a 7-pound dolphin to be named the Top Female Angler.



Joshua Lewis caught a 6-pound dolphin to win Top Junior Angler.

and it's been a while since he's won one. So nobody was disappointed. Everyone was happy that he did it, because he's just one of those good, likable guys."

Sponsored by Monster Energy, the third annual tournament raised more than \$20,000 for the Autism Society of the Keys, which partners with the Key West Police Department and the Monroe County Sheriff's Office to help educate and provide tools for helping special needs individuals.

The mission of the tournament seemed to bring members and families together, not only for a relaxing day of fishing, but

also to support charities that have given so much to law enforcement.

"The Autism Society provides us with a sensory box that they've given us over the years," Betz explained. "We have several of them that are deployed on shifts. So if we are dealing with nonverbal or verbal, they just teach us the different types of autism and maybe some techniques that might help us to have a peaceful encounter and to be able to identify that they are autistic to begin with."

The three-day tournament, held this year June 23–25, has gained so much notoriety over the years that some partic-

ipants even traveled from out of state to attend. Other PBA members bring their families and travel from the Florida mainland to offer their support.

"It's a fun family atmosphere with a lot of camaraderie amongst not only law enforcement, but other people that came down from all over the country to fish it," Betz described. "We had some people from Virginia and Ohio, as well. And that's neat to have people coming down from all over to fish in our tournament. The event was very successful, and the weather was awesome."



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**Alex Alvarez**

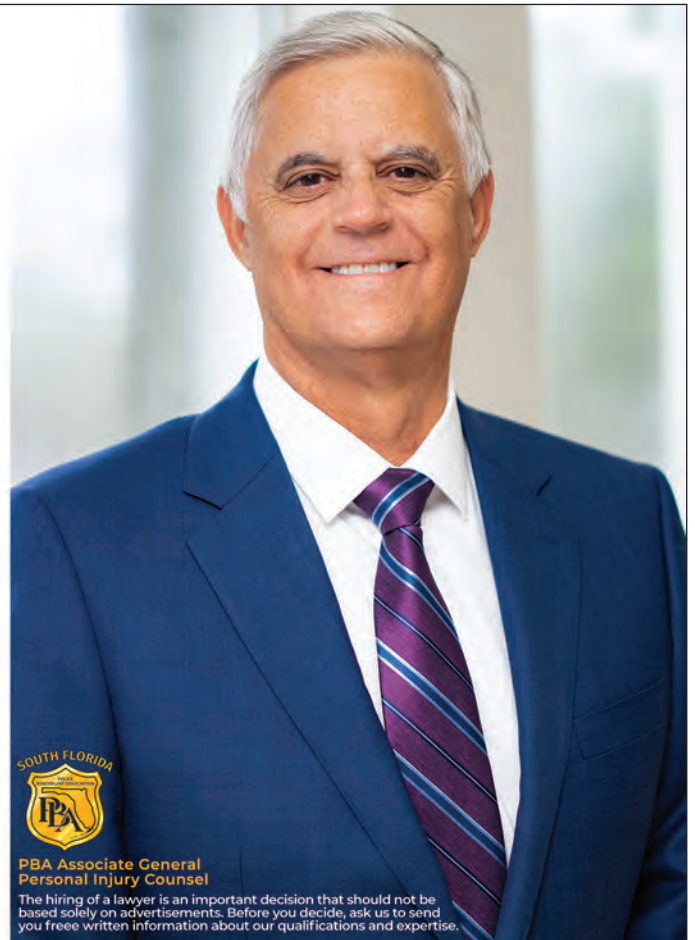
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# Brave Heart

Retired MDPD Officer Jose Eduarte has made a recovery that shows he is all ❤️❤️❤️❤️❤️

■ BY MITCHELL KRUGEL

Wires and tubes going in and coming out of retired MDPD Officer Jose Eduarte made him look like a friggin’ medical school practical. Doctors, nurses, therapists and other personnel gathering around his hospital bed had become a part of the daily routine. But that beat the hell out of being on life support, where Jose lay on Feb. 17.

Heart disease, heart failure and heart deterioration had been attacking him since the fall of 2022. Jose coded for 11 minutes on Feb. 17, when he was put on life support. He was moved to Jackson Memorial Hospital and was in a coma.

“They didn’t think he was going to survive,” recalled MDPD Officer Jose “Gonzo” Gonzalez, Eduarte’s childhood friend who served all of his 29 years on the job with him.

Six or seven months earlier, Jose had been on vacation with his wife, Vivian, his 20-year-old twin girls Brooke and Casey, and 14-year-old daughter, Alison, when he tried to climb a flight of stairs. And couldn’t. Then, at the twins’ birthday party, he had to back out early because he was just too tired.

Eventually, treatment included having a pacemaker put in and being on enough meds that he described it by saying, “It was really dark to take the drugs that would try to help me just get along.” While on life support, Vivian surmises that’s when he



## Giving from the heart

Pledge your support to Jose Eduarte’s recovery by donating to his GoFundMe.

Go to [www.gofundme.com/f/jose-eduarte](http://www.gofundme.com/f/jose-eduarte) to make a contribution

had at least two of the three strokes he has suffered. One hit his back and left him partially paralyzed. The others took a toll on his speech and memory.

On March 25, doctors determined Jose needed a heart transplant. A snafu at JMHS led to him being transported to University of Florida Health in Gainesville where on April 3 he received a new heart.

Now, in what Vivian hopes is a recovery that will inspire people, Jose is talking more clearly, getting back on his feet, using a walker and professing that he will make it to the finish line. His room at the rehab facility at UF has a whiteboard with patient’s goals where it is written, “To walk, turn, and burn.”

He promises he’s not going to stop until he reaches a point where he and Vivian can enjoy retirement. And he can resume being the provider and protector he was known for on the job. Where he can be the guy

CONTINUED ON PAGE 26





On April 3, Jose Eduarte had a heart transplant, and he is well on his way to recovery.



Vivian Eduarte has been right by her husband's side every step of the way.

who after retirement immediately set up breakfast gatherings with other retired officers to talk about their PTSD from the job. The guy who lives for his girls.

"And he'll one day be able to walk our daughters down the aisle," Vivian declared about that finish line.

### Heart and soul

There's no doubt from the many, many officers who worked with Jose during his 29 years on that he will make it to that finish line, that he will make it down the aisle. And there are many.

Since he started a GoFundMe for Jose in April, MDPD Officer Enrique Sanchez has been receiving many text messages asking how Eduarte is doing. One of those messages came from a friend of theirs who recalled a response when Jose first came on and worked in Northside that reinforced their belief about how he will win this fight.

They were in a huge chase pursuing some guys suspected of armed robbery. Jose was a rookie. The vehicle crashed and they wound up running them down and catching them.

So he turns to my buddy Louis Fernandez, who's telling me the story, and Jose says, 'Man, I love this,' Sanchez related. 'He's just got that fighting spirit. He's always been a fighter. He has always been a good crime fighter. He just has a very strong will to survive, to be there for his wife and his girls. And it shows every day, man. That man has no quit.'

Jose worked Northside for six years and became an FTO. Many of those officers who are checking on him are ones that he trained. Jose also did time with the CST unit, mainly doing undercover work in narcotics.

Many of you who worked with Jose probably know him as "Bobby." When he was growing up in Delaware, his father would call him by the Latin term of endearment "Papi." According to Gonzalez, the kids thought it was Bobby. So everybody called him Bobby. He's been known on the job as Bobby since he came on.

Bobby dreamed about becoming a cop since he went on a ride-along with a cousin of his who was on with the City of Miami. Vivian submits that the ride-along piqued his natural desire to help people, both good and bad.

"He feels that if he can make a difference in just one of their lives and turn it around that he's done his job," she added.

The 54-year-old Eduarte came on the job at 20. At the same

time, he met Vivian, who was intimidated by him at first but liked what she saw in uniform.

"The uniform still fits," he confirmed.

### Heartfelt

They cut that vacation in fall 2022 short when Jose's blood pressure crept up. A checkup revealed some cardiac symptoms, which were thought to be cardiac sarcoidosis, a rare inflammatory condition that can cause issues from arrhythmia to heart failure. That is when the pacemaker was put in.

He felt better after that and even started getting stronger. But Jose had suffered ventricular tachycardia, and eventually his heart was working so hard to pump that it was just making him weaker and weaker.

"We even changed doctors several times to get different opinions to see if we can get the care that he needed to feel better," Vivian commented. "Some nights, I'd have to call rescue. He got so bad one morning he woke up with chest pains and wanting to vomit and said, 'Take me to the hospital.'"

He was having a heart attack. Vivian took a chance and drove him to the UM Medical Center rather than call for an ambulance. Doctors tried an ablation to his heart to slow down that tachycardia, but during the ablation, he coded massively.

"We believe that the stroke happened during the hour that his pacemaker kept pacing his heart, but the body was losing oxygen because both left and right side of the heart was no longer pumping," Vivian shared. "And they were doing CPR. They had to shock him several times."

The next attempt at treatment came at Jackson Memorial, which had an ECMO machine that pumped out the blood from his body through his groin and neck, oxygenated it through the machine and put it back in.

"And it took an hour before they could get him for his heart to pump on its own," Vivian added. "And that is when we believe he had the other strokes that have been documented to his brain and his back."

The wait for the heart turned out to be shorter than anticipated. His liver, kidneys and other organs were in such good health that Jose became a good candidate for matching for a heart.

In the wake of the transplant, he had back surgery on April 15 because he had no feeling from the waist down. And then there was also the speech apraxia from the strokes.



“At the beginning of all this, it was like dealing with a child who can’t communicate and is trying to tell you just how hungry or sad or in pain they are,” Vivian described. “He didn’t have the strength to even pull himself up out of a chair or move from the bed to a chair.”

### All heart

Gonzo extolled how Bobby’s world revolves around his girls. He never was known as an officer who went out much after work. In fact, when he hung out with his friends on the job, it was almost always at his house.

Through two post-transplant hospital stays and now with the second stint in rehab, Vivian has kept a journal and captured at least one photo per day to document the journey and for Jose to see how far he has come. But it won’t be complete until they can all get back together at the dinner table.

“We pride ourselves on having dinner at the dinner table together every night and you know, everybody shares what their day was like,” she explained.

The best of those times was always weekly game night. They played Monopoly, Parcheesi, Scrabble, Uno or something else from their closet full of games.

Ironically, part of his therapy has included playing games. Yahtzee has become one of his favorites. He has to get out of the wheelchair and walk to a table to roll the dice. He will definitely roll a Yahtzee when he can play at home on game night.

After fighting through the past 10 months, recovery no longer seems to be a roll of the dice. And Vivian says much of that is due to the support he has received from his sisters and brothers on the job.

“He’s stronger today mentally and physically. The support from his police family along with his family has made a world of difference,” she reported. “We hope he has overcome the worst of it. At least he will be walking. And at most be back to walking and being a part of the life that he knows where he still wants to help others.”

Gonzo has an additional theory about how Bobby has survived and is advancing.

“When this was going through him and right before he had the surgery for the transplant, he was scared. I mean, who wouldn’t be,” he observed. “His main thing to me was his daughters. He didn’t want to leave them. He hadn’t had enough time. His family is why he fights.”

Right after Jose had the transplant, Sanchez started a GoFundMe. The PBA posted a link to it on social media, and the response came fast and furious. Quickly, it reached more than 80 percent of the goal.

The many officers who have known Bobby and loved him, but didn’t know about his fight until now, can still donate. And really every donation is a confirmation that the type of officer Jose Eduarte was in his career is still a standard for policing in South Florida.

So in addition to making those walks down the aisle, he has a few more turns planned.

“His work here is not done,” Vivian acknowledged. “God gave him a second chance and knew that we needed to grow old together. We have beautiful daughters that we want to watch grow up, and he knows he’s very much needed. We feel we have come through the worst of it, and what’s left to go is to make it to the finish line.”



Game nights playing Uno and other favorites have been a longtime favorite for the Eduarte family.



Jose Eduarte, rear, made many friends on the job during his 29 years serving with MDPD.



Doing his second go-round with rehab, Jose says he is headed toward the finish line.



From left: 2023 South Florida PBA College Scholarship recipient Christina Armendariz; Lawrence Castillo Sr., father of recipient Lawrence Castillo Jr.; and scholarship recipient Stacie Barahona.



# Academic Immensity

PBA college scholarship recipients share how growing up in law enforcement families has helped them pursue their dreams

■ BY ESTHER GONZALES

Always help others.  
Strive to be the best you can be.  
Take pride in everything you do.

These are some of the lessons that the 2023 South Florida PBA College Scholarship recipients have learned from their parents who are on the job and have clung tightly to as they pursue higher education.

Like gold scholarship recipient Christina Armendariz, whose father, Francisco Armendariz, is on the job with the Miami-Dade Police Department. As an avid competitive dancer in fourth grade, Christina's world was shaken when she broke her arm while attempting an acrobatic trick.

That was one of the first times Christina experienced what physical therapy involved and the effort it takes. That's also when she decided she wanted to pursue a career as a physical therapist.

Four years later, another injury brought her back to physical therapy. And when Christina learned that her therapist was also a dancer, that solidified her desire to make a difference in the lives of children, or even dancers, like herself.

"I always knew I wanted to do something that helped others and gave back to the community," Christina shared. "When I broke my arm and I saw how the physical therapist was working one on one with me, it inspired me to want to do something like that. I just fell in love with everything about it because it was just amazing to me."

As a rising sophomore at Florida International University, studying physical therapy, Christina has parlayed her desire into a drive to always help others, which she learned from her father, who has been on the job for 28 years.

"With me and my brother, he was always telling us to strive to be the best at what we do and to always help others," Christina explained. "Even if it was in my dance or academics, or





Christina Armendariz, center, received the South Florida PBA gold scholarship.

any part of my life, really, he always told us, ‘Do your best and put in all your effort.’”

When Christina was named the gold PBA scholarship recipient, she expressed her gratitude for the opportunity that the PBA had given her. Her father highlighted how this incredible support from the PBA has compelled Christina to continue to reach her goals.

“As my children have grown over the years, I have always empowered them to study hard and seek opportunities that allow them to grow in all facets of life,” Francisco commented. “The PBA’s support does exactly that. It empowers them to strive to be the best and know that the PBA stands behind them.”



Stacie Barahona, center, received the South Florida PBA silver scholarship.

When Stacie Barahona realized she had earned the PBA’s silver scholarship, she said she couldn’t believe it. She was at school when she received the email, and she opened it right away.

“While reading it, I kept saying, ‘Did I just get a scholarship?!’” Stacie expressed.

And knowing that this scholarship came from the PBA meant that much more.

“The PBA provided me with this scholarship that will have a lasting impact on my life,” Stacie related. “They believed I can make a difference and gave me a chance to pursue higher

CONTINUED ON PAGE 30



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education that can open doors in reaching my goals.”

As someone who has always loved science, Stacie decided in ninth grade that she wanted to pursue a degree in biology and become an optometrist. As an incoming freshman at the University of South Florida, she has hopes of one day opening her own practice for low-income families.

Stacie remarked that the greatest lesson she carries with her is one she learned from her mother, Magally Montenegro, who has been on the job with the MDPD Court Services Bureau for 19 years.

“Learn the work you need to do, but also expand your expertise and experience in other areas of the job,” Stacie explained. “Keep learning new skills even if it’s out of your classification.”

Growing up with his father on the job, Lawrence Castillo Jr. has always heard that your law enforcement family is your extended family. When Lawrence received the PBA bronze scholarship, he witnessed firsthand just what that meant.

“My dad told a couple of the agents that he works with about the scholarship,” Lawrence remarked, “and they were all super happy. It really shows me how the PBA gives back.”

Lawrence Sr. echoed that his son receiving this scholarship was indeed a display of support from that extended family.

“I was very proud of him,” Lawrence Sr. shared. “And it solidified what I had already known about the PBA from seeing the support they give to the families, especially of law enforcement personnel that have gone down in the line of duty.”

Growing up, Lawrence Jr. often heard stories from his dad about his time on the job with the Miami-Dade Police Department and the Drug Enforcement Administration. He said he admired how his father always seemed to hold his head high



and be a man of his word.

“I love what my dad does, and it is something that I would definitely be very interested in,” Lawrence said. “He really does take pride in what he does.”

As a rising junior at Florida State University, Lawrence is studying business management and finance, with the goal of becoming an accountant. Inspired by his father, he is also considering pursuing a career in law enforcement.

“I’m wondering if he’s going to end up going down that career path or not,” added Lawrence Sr. “The big thing that I’ve always preached to him is, it’s not about the job, it’s about the people you work with day in and day out.”

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# REFLECTIONS

Catching up with a renowned South Florida PBA Member

## Mission Accomplished

Miami-Dade Sergeant Paul Jean-Louis found a sense of purpose within law enforcement

■ BY ESTHER GONZALES

After serving in the U.S. Army for four years and in the National Guard for eight, Paul Jean-Louis searched for the next step in his career. At first, Jean-Louis thought about pursuing a degree in education, but he remembers it just didn't feel right.

Then one day, while at the mall, Jean-Louis noticed a poster hanging on the wall recruiting law enforcement officers. In that moment, Jean-Louis felt compelled to continue serving.

"I felt that my mission wasn't complete yet," Jean-Louis said. "So I joined, and the rest is history. It felt like something I was meant to do."

Jean-Louis came on the job in 1982 as one of the first Haitian American, French-speaking law enforcement officers in Metro-Dade. Within only three years, Jean-Louis was promoted to corporal and assigned to airport detail. After a year, he transitioned to working with the Special Victims Unit, previously known as the Child Exploitation Unit, where he responded to many calls regarding children. And saw things that still stick with him.

"You responded to all kinds of child abuse calls, such as sexual battery and calls like this regarding children," Jean-Louis noted. "You see evil people doing these things to babies and little kids, and that did take a toll."

Jean-Louis later moved to the Criminal Intelligence Unit, where he worked on presidential details and assisted the Secret Service. While serving there, Jean-Louis also worked hand in hand with the FBI. He served with a drug task force to assist when additional personnel were needed. From there, Jean-Louis served in the Online Security Bureau until 2009 and was promoted to sergeant his rank, until he retired in 2015.

In his 35 years on the job, Jean-Louis explained that one of the greatest highlights was forming connections with Haitian immigrants.

Growing up in Northside, Jean-Louis' parents were extremely well known. His mother was a community activist, and his father served as an assistant principal at one of the schools. So when residents



### Paul Jean-Louis' Record

- Served Miami-Dade for 35 years
- PBA member since 1982
- Former vice president of the International Police Association, Region 43
- Served in the Special Victims Unit, Criminal Intelligence Unit and Online Security Bureau
- Served as an FTO from 1983 to 1985
- Served four years in the U.S. Army
- Served eight years in the Army National Guard

asked Jean-Louis his name, they immediately knew who he was related to.

That enabled Jean-Louis to build a bridge of trust that he used on the job to help his community.

"Once I told them who my parents were, I already gained a lot of ground and credit, and my work spoke for itself in the police department," Jean-Louis highlighted. "So when supervisors asked for advice or other questions, I was able to help them. And I was able to weave between the police department and the community and make it a good job."

Jean-Louis' work with Haitian immi-



grants expanded, and he served as a liaison with the county commission. He often facilitated meetings and utilized his ability to speak French to serve as a translator to convey the county's point of view.

Serving as a liaison enabled Jean-Louis to create even stronger bonds in the Haitian community at times when it was needed most.

"In the late 90s, a lot of the young kids in the Haitian community were involved in gangs," Jean-Louis recalled. "So there were those in the community who were able to provide us with information, and they were always happy with the way I handled it."

Looking back at his career, Jean-Louis related that it was an easy choice to become a police officer. He added that there was nothing else that could have given him such a profound and deep sense of purpose, especially when he served as an FTO and passed down his experience and wisdom to new officers on the job.

"I'm the kind of guy who likes to help people," Jean-Louis added. "The job gave me a sense of purpose and a sense of mission. Some other jobs give you a mission or a crisis that cannot be solved. But in the police department, I felt that if you were well trained and you did what you had to do, everything would turn out right."





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# Members Only Section

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

## Skunks and lemurs and ferrets...oh my!

### MCSO Animal Farm helps kids develop relationships with sheriff's deputies

Grazing in the yard around the Monroe County Sheriff's Office in Key West on any given day are dozens of animals that have found a home at the MCSO Animal Farm. With ferrets, lemurs, baby alligators and armadillos, MCSO's very own petting zoo has brought joy to hundreds of local children who often visit the farm during the summer.

"This is the sheriff's gift to the community," explained Deputy Jeanne Selander, who has been running the farm for the past 17 years. "It's a great outreach for the community and a great way for us to interact with the kids who come to the farm. The deputies are down here volunteering, and the kids get to see that it's not scary to ask for help from a deputy. It's really good to form that partnership with the community."

Two Sundays a month, the farm hosts open houses for the public. Selander leads residents on tours around the grounds and helps visitors interact with many of the animals.

On July 14, Selander welcomed children from the SPCA Critter Camp and introduced them to Tucker the kinkajou, a rainforest mammal related to raccoons, and Squirt the skunk.

In late June, Selander visited the Monroe County Library on Big Pine Key to meet children from Marathon and show them some of the animals.

"The kids really love to see the animals," she said. "Having so many animals, each kid probably could tell you a different thing that they like."

Selander recalled her first visit to the farm, when there were 20 animals living there. She remembers thinking it was a diamond in the rough. Even though the



farm was run-down at the time, she saw the potential.

Over the years of cultivating the farm, Selander has seen many children from the community visit, which has helped build strong relationships with the deputies who volunteer their time.

"The kids love to learn about things that they may not have a chance to see otherwise," Selander explained. "I've got every animal I could have ever wanted. We're sharing it with the community and the kids, giving the animals a better life and giving back to the community."



# North Miami members host emoji party

A wall of bright yellow emoji greeted children from the Mystic Force Foundation at their emoji party on June 11. Members from North Miami PD joined the fun, which included games, painting unique emoji and toy giveaways. The party was hosted in partnership with Jar of Hearts, a nonprofit organization dedicated to helping children overcome trauma through creative expression. The day ended with children enjoying a special ride in the North Miami PD Superhero Truck.



# Monroe County Sheriff's Office members brighten day for abused women and children

Escaping an abusive home is often one of the hardest steps for a woman and her children. The next obstacle is figuring out where you and your kids are supposed to go and then surviving on what you have.

On June 2, Monroe County Sheriff's Office Lower Keys Deputy Connor Curry helped make that just a bit easier by organizing a clothing drive for battered women and children. The donations added up to more than \$1,500 in clothing and toys.





# PBA members take a ride to make a 'Positive Impact'

Sometimes you have to multitask when you're a law enforcement officer. PBA members from the North Miami Police Department know how to do that well.

On June 22, officers rode on the Positive Impact bike ride through Keystone Point and made a pit stop at Mater Academy along with members from Surfside, MDPD, the City of Miami and Florida Fish and Wildlife for a career day.

Officers from Miami-Dade's mounted patrol unit, who just graduated from the mounted patrol course at North Miami, also made an appearance.



## FIU members get bowled over to help adults with autism

Members from the Florida International University Police Department held a bowling night fundraiser on June 14 with participants in the SOAR program at Autism After 21.

Autism After 21 helps its students build foundations for independence. SOAR is the acronym for the program that helps adults with autism work on their Social Skills, Outdoor Fun, Arts and Crafts and Relationships. The event was held at Bowlero in Miami.







## Miami-Dade members help spread awareness to end gun violence

In early June, Miami-Dade PD members partnered with Mothers Fighting for Justice during their Wear Orange event to raise awareness to end gun violence. The Mothers Fighting organization was formed with the mission of empowering mothers and youth to become changemakers in their homes, schools and communities to put an end to neighborhood violence.

## Sunny Isles sergeant makes challah

May marked Jewish American Heritage Month, a time when Jews celebrate their culture and the freedom to practice their religion, as well as the many contributions of Jewish Americans throughout history.

At the end of May, Sunny Isles Beach Police Sergeant Robert Ostrov learned about Jewish traditions by making challah with local residents. Challah is enjoyed on Friday nights during Shabbat and no Shabbat meal is complete without it.



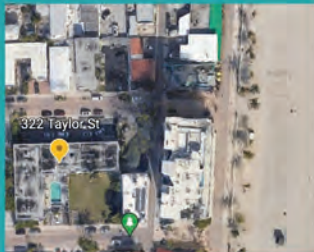
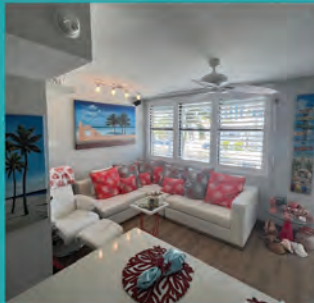
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# South Florida PBA members connect with community to commemorate Juneteenth

For Juneteenth, South Florida PBA members held events to recognize the meaning of the day and connect with the community.

Miami-Dade Corrections and Rehabilitation officers teamed up with Miami-Dade Police Department sisters and brothers, Miami-Dade Mayor Daniella Levine Cava and Commissioner Kionne McGhee for a Juneteenth safety event on June 18.

Members from North Miami celebrated the holiday by taking their talents to the grill with their Juneteenth grill-off on June 16, complete with ribs, pork, sausages and so much more.



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# South Florida PBA members excel at sports of all sorts

Several officers were inspired to take competition to the next level during the summer months.

Of course, 2023 isn't an Olympic year, and it won't be until summer 2024 that athletes will converge on Paris for the Summer Games. But Miami-Dade Corrections and Rehabilitation members participated in their own "Olympics," also known as the First Responder Games, in June.

MDCR Captain Anthony Yeber was a standout for the department, winning three gold medals and the Top Practical Shooter Award. The MDCR Ravens football team took home a silver medal in the flag football competition. The Miami-Dade Ballers, the department's basketball team, also participated in the game.

Another department making an appearance at the First Responder Games was Miami-Dade Police.

The department's United Soccer Team had a World Cup-level performance that led to taking home a gold medal. Miami-Dade's Miami Metro Dawgz softball team also had an impressive turnout, coming in first place out of 32 teams.

One sport many people may not know about is grappling, which includes heavy contact, similar to wrestling, but is based in martial arts. The MDPD grappling crew, known as The Hive, participated in the Heroes Grappling Tournament in Venice Beach.

The Hive took home 30 medals and was named the best team overall.



MDCR Ravens football team



Miami-Dade Ballers basketball team



Miami Metro Dawgz softball team



MDPD United Soccer Team



MDPD The Hive grappling team





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# If you invest in CDs, consider a ladder



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With interest rates as high as they are, it's no surprise that many of you are searching for the highest-paying CD or money market account.

When it comes to savings and investment strategies, "don't have all your eggs in one basket" is a common mantra. Laddering CDs is a strategy that aligns with this principle by providing diversification, stability and FDIC insurance coverage. Below I will explore the concept of laddering CDs, discuss its benefits and highlight the importance of FDIC insurance in safeguarding your savings.

## Understanding CD laddering

CD laddering involves spreading your savings across multiple certificates of deposit (CDs) with varying maturity dates. Instead of investing a lump sum into a single CD, you deposit funds into different CDs with staggered maturity periods. This strategy allows you to benefit from different interest rates, maintain liquidity and manage reinvestment risk (aka rates going up or down).

### Benefits of laddering CDs

**Diversification.** Laddering CDs helps diversify your savings portfolio. By investing in CDs with different maturity dates, you distribute the risk and ensure that a portion of your savings is consistently available for withdrawal or reinvestment. This strategy protects you from having all your savings tied up in a single CD with a long-term maturity.

**Interest rate management.** With a CD ladder, you can take advantage of varying interest rates in the market. By investing in CDs with different terms, you can secure higher yields on long-term CDs while still benefiting from the flexibility of shorter-term CDs. This allows you to optimize your earnings potential while maintaining liquidity.

**Liquidity and flexibility.** Laddering CDs provides you with regular access to a portion of your savings as CDs mature at regular intervals. If an unexpected expense arises, you can access the matured CD without incurring early withdrawal penalties. This flexibility ensures that you have cash available when needed while still benefiting from higher interest rates on longer-term CDs.

**FDIC insurance coverage.** Certificates of deposit offered by FDIC-insured banks are protected by the Federal Deposit Insurance Corporation (FDIC). Each depositor is insured up to \$250,000 per bank, per ownership category. By laddering CDs across different banks, you can maximize your FDIC insurance coverage and safeguard your savings against bank failures.

**Mitigating reinvestment risk.** Reinvestment risk refers to the potential for a decrease in the interest rate when your CD matures and needs to be reinvested. Laddering CDs allows you to minimize this risk because only a portion of your savings is reinvested at any given time. If interest rates decline, you still have the opportunity to invest the remaining funds in higher-yielding CDs as they mature.

Here is an example:

### CD Ladder with \$10,000 deposits

In this example, we will consider a CD ladder with four CDs, each with a different maturity period and interest rate. We will assume a \$10,000 deposit for each CD. The table in the next column illustrates the CD ladder structure:

	CD Deposit	Interest Rate	Maturity Date
CD 1	\$10,000	4.50%	6 months
CD 2	\$10,000	4.75%	12 months
CD 3	\$10,000	5.00%	18 months
CD 4	\$10,000	5.25%	24 months

*\*Note: The interest rates used in this example are for illustrative purposes only and may not reflect current market rates. Please check with your CFP® for the most up-to-date rates and terms.*

Here's how the CD ladder works:

CD 1: You invest \$10,000 in a 6-month CD with an interest rate of 4.5 percent. After six months, this CD will mature, and you will have the option to reinvest or withdraw the funds.

CD 2: Simultaneously, you invest another \$10,000 in a 12-month CD with an interest rate of 4.75 percent. This CD will mature six months after CD 1.

CD 3: Similarly, you invest \$10,000 in an 18-month CD with a higher interest rate of 5 percent. This CD will mature six months after CD 2.

CD 4: Finally, you invest \$10,000 in a 24-month CD with the highest interest rate of 5.25 percent. This CD will mature six months after CD 3.

After the initial six-month period, when CD 1 matures, you have several options:

a) Reinvest the matured CD 1 amount in a new 24-month CD. This ensures you continue to "climb the ladder" and benefit from higher interest rates.

b) Withdraw the funds if needed. If you require the funds for an emergency or planned expense, you can access the matured CD without incurring penalties.

By laddering CDs in this manner, you can enjoy a combination of regular available cash, higher interest rates on longer-term CDs and the ability to reinvest maturing funds to take advantage of future interest rate changes.

Remember, the CD ladder structure should be customized based on your financial goals and the current interest rate environment. Adjusting the CD amounts, terms and interest rates can help you tailor the ladder to meet your specific needs.

### Conclusion

Laddering CDs is a prudent savings strategy that offers numerous benefits. By diversifying your savings, managing interest rates and ensuring liquidity, you can achieve a balanced approach to saving and investing. Furthermore, by utilizing FDIC-insured banks and maximizing your insurance coverage, you protect your savings from potential bank failures. Embracing the concept of "not having all your eggs in one basket" through CD laddering provides stability, peace of mind and the potential for solid returns while safeguarding your hard-earned money.

*Nicolás Valdés-Fauli is the founder and CEO of Thin Blue Line Financial ([www.tblfinancial.com](http://www.tblfinancial.com)). Call or text 917-428-9629 or email [nvf@tblfinancial.com](mailto: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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# Knocking out knee pain

With the demands of everyday life, aches and pains often come with the territory. This especially rings true for those with physically demanding jobs, such as police officers. A common source of pain for many officers is related to the knee. In fact, knee pain is the second most prevalent condition reported in the U.S. There are a variety of possible contributing factors when experiencing knee pain, and often, exercises or stretches can be performed to manage these painful ailments.

A common site of knee pain is on the anterior/front aspect of the knee affecting the kneecap/patella. A frequent injury affecting these joints and structures is patellofemoral pain syndrome (PFPS) with a prevalence between 15 percent to 45 percent. PFPS happens when poor kneecap tracking occurs within the grooves of the femur and tibia as we bend and straighten the knee. The kneecap should travel up when straightening the knee and navigate downwards when bending. When something causes the kneecap to travel out of the groove, a person might experience pain in the front of their knee. Stretching the thigh muscles, specifically the quadriceps and hamstrings, as well as strengthening the quadriceps, can promote stability within the patella and keep the kneecap in the groove.

Another area of pain is felt underneath the kneecap or where the patellar tendon attaches to the shin bone. Pain in this area is called patellar tendonitis and is the result of chronic repetitive tendon overload. This tends to happen with activities such as jumping or ascending/descending stairs. Eccentric exercises, often referred to as negative strength training, can help manage this type of pain. Another helpful strategy is using a patellar tendon brace or having a physical therapist apply a specific athletic taping technique to assist in offloading the tension on the tendon.

Physically demanding activities such as running can also elicit pain on the outer aspect of the knee or at the attachment of the iliotibial band (ITB). The ITB is a thick band of fascia running along the outside of your leg; it connects from

Anatomy of the Knee Joint

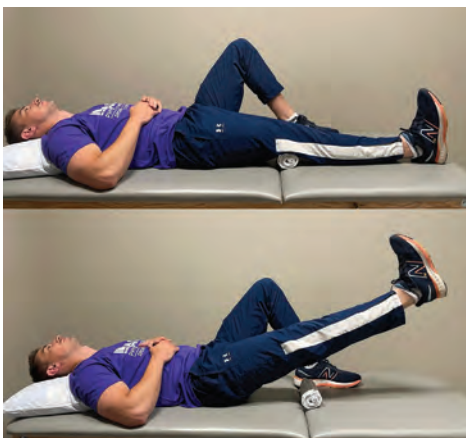


the top of the pelvic bone to just below the knee. When this band gets too tight, it creates friction or rubbing along the outer knee joint often leading to painful pressure. Simple strategies including foam rolling or using a lacrosse ball can reduce the tension along the IT band. Adding hip-strengthening exercises can improve the alignment and decrease the strain of the ITB on the attachment of the knee.

Most knee diagnoses occur over time and are due to repetitive irritation of the tendons, muscles or joints. If you experience an acute injury that causes major swelling, limiting mobility, joint locking or episodes of the knee giving out, it's important to have a physician or physical therapist rule out a more serious injury. These are signs of possible ligament or meniscus injury and may require further medical intervention.

Knock out knee pain with these exercises (two sets of 10 reps each):

## Quad Set with Straight Leg Raise



Lie on back. Place a towel roll behind knee. Activate thigh muscle by pressing the back of knee into towel roll. Keeping the thigh tight, raise leg about eight inches, pausing at the top and then returning leg to the floor.

## Sit to Stand Squat



Stand six inches away from a chair with feet shoulder width apart. Press hips backwards by hanging at hips, slowly lower oneself to the chair until sitting. Return to standing by leaning forward from trunk and pressing through legs.

## Side Lying Hip Abduction



Lay on side with legs stacked on top of each other. Rotate top hip or belly button downwards, towards the floor. Keep top leg straight, raise leg upwards keeping it slightly behind hip approximately eight inches. Slowly lower back to the starting position. Switch sides and repeat.



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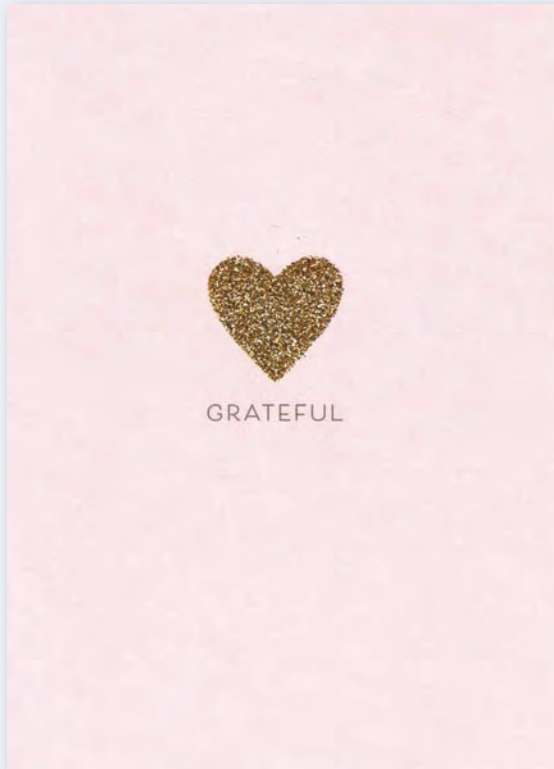
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