

SOUTH FLORIDA



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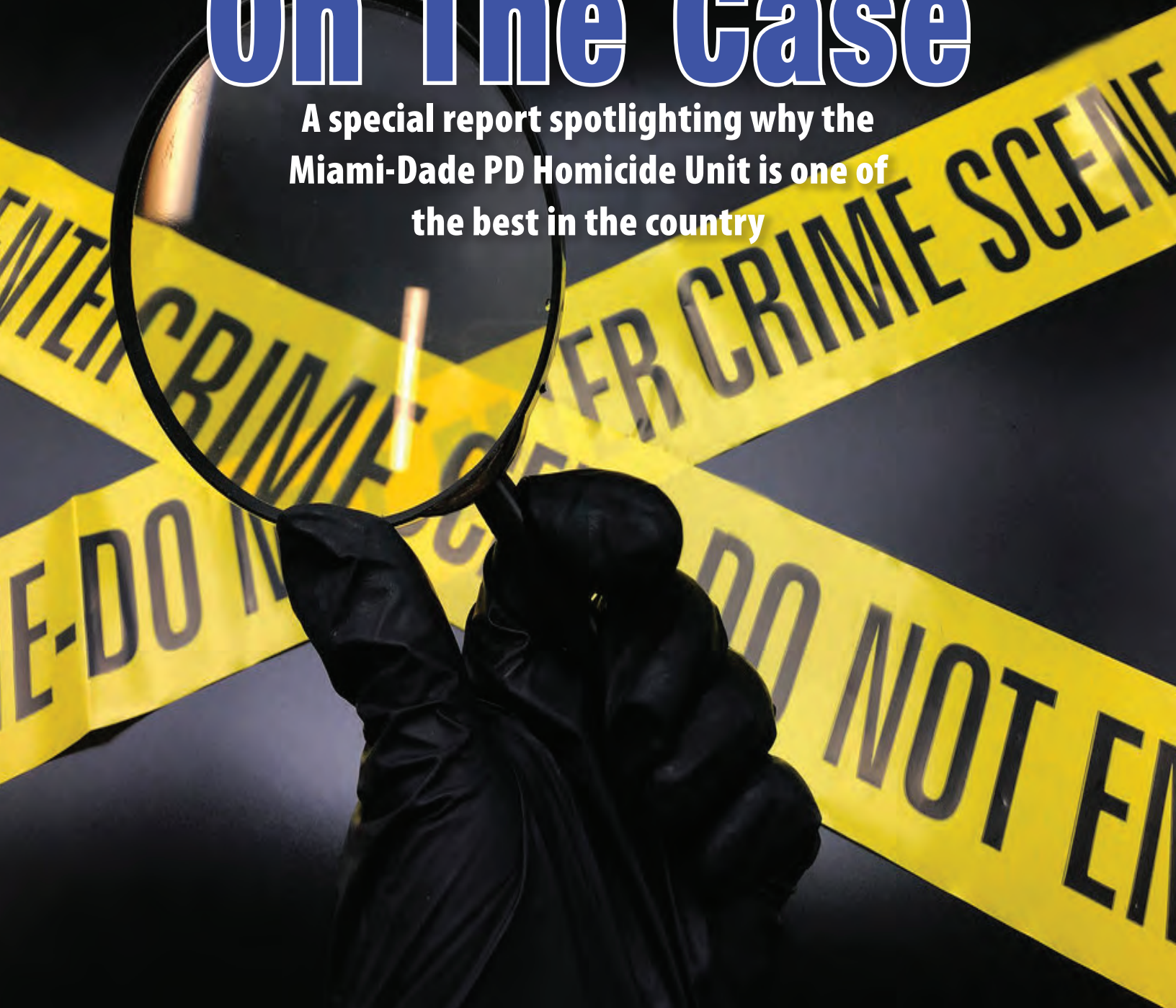
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SEPTEMBER/OCTOBER 2024

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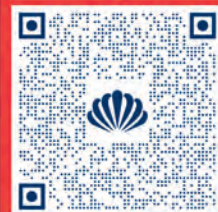
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COVER STORY



Page 19

Clued In

If there are better homicide investigators in the country, you will be hard-pressed to find them. Even famed TV crime show producer Dick Wolf thought so when he came to talk with the officers in the Miami-Dade Police Department Homicide Bureau while researching for his work several years ago. This special report goes inside the bureau to offer some clues about what drives these detectives to work back-to-back-to-back shifts, how they go about their superior investigating and what happens when they solve a case.

COVER DESIGN BY SYLVIA RIVERA

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We can be at our best even when it seems like the worst of times



STEDMAN STAHL

Nationally and locally, people are ending friendships over party affiliation and rights to voting.

It is unfortunate. It's tragic.

Even right here, we have a lot of local elections pitting friends against friends. And friends being so divisive over party affiliations is the worst it's ever been. I guess as we get older, we pay attention to the news more, so it depends on what age group you're talking to in order to say, "This is the worst the country has ever been."

I have to believe that after the Civil War, it was pretty difficult. And during the Depression, seeing people living in cardboard shacks would suggest that was the worst the country has ever been. Or you go through the '60s, when our grandparents were saying that the world was coming to an end because there was a guy named Elvis Presley playing devil music that was going to ruin the country.

What I'm really shocked at is how many people will buy into misinformation.

They will hear something, or they will read something — a headline, because they never really read the body of the article. There's just so much misinformation out there that people are having a tough time digesting it.

I think it goes back to what is going on in society right now. Regardless of what party you are, whether it's Republican, Independent, Democrat, I'm just shocked that family members are distancing themselves from one another over it. Friends, co-workers, people we worked hand in hand with, we would be willing to take a bullet for one another, are doing the same.

Because they have a different political belief, we're willing to just tear up each other. That's what I find disheartening.

It seems that with every election, every campaign cycle going back to the last two or three, they said, if we don't get it right, the world's going to end. I think this country is a great country, and we're going to adapt and get through it. But we seem to be getting closer and closer to settling elections through the court system, even the Supreme Court.

It came very close in the 2000 presidential election, with Al Gore and George W. Bush. It went before the Supreme Court. And now we're seeing the Supreme Court weigh in on who's eligible and not eligible to be on ballots. That's disturbing. It's troublesome.

This becomes even more important because our form of government in Miami-Dade County is going to change dramatically with this election. Nobody has even seen it or knows how it's going to turn out, because we've only known one type of government. Even some of our retired members who started in the early '70s don't know what it was like to work under a sheriff form of government.

With this election, we are going to have a sheriff, a new elected supervisor of elections and a tax collector. The way we get our driver's licenses here in Miami-Dade County right now will change, from the Florida Department of Motor Vehicles to the tax collector taking over that role.

There are just so many unknowns. We know how bad times can be. I've been through Hurricane Andrew, and we've just now seen Hurricane Helene tear up the northern part of the state. We have seen people's houses destroyed.

So, sometimes we've got to take a step back and reevaluate our lives. That's why I think the PBA gets involved in these elections. And this has probably been one of the most challenging elections that we've been through, because of so many friends running for office.

I am always asked about our endorsements. We endorsed Mayor Daniella Levine Cava in the August primary, and she won with 54 percent of the vote against five other candidates. A big enough margin that a runoff was not needed.

As you know, when she first ran for mayor, we had a difference of philosophy. We endorsed her opponent. But on Day 1 after she won four years ago, she reached out and wanted a meeting right away. She made it a priority to let me know, and our members know, that public safety was one of her top priorities. And during every budget cycle that she has been mayor, she's proved herself by increasing the budget.

You see, it's difficult to endorse somebody when you don't know their track record. There were some friends of the PBA running for mayor. But Mayor Levine Cava has proven herself to us. So we endorsed her, got behind her, and she won.

No candidates we endorsed in the primary lost. So I think the South Florida PBA brand carries presence. And these election results let me know that public safety is still front and center when it comes to the citizens of both Miami-Dade and Monroe counties.

In Monroe County, Sheriff Rick Ramsay ran unopposed because he's been doing a great job representing the citizens. And he has certainly made himself available to address all of our concerns.

Nobody is more excited than I am to get the Nov. 5 election behind us one way or another. Let's get this behind us so that we can start the process of healing. I mean, this divisiveness, it's disappointing. It's disappointing that we allow things like this to divide us instead of uniting us.



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CONTINUED ON PAGE 6

The President's Gallery



A busy past few weeks included signing a new contract for members in the Sweetwater Police Department (top left), hanging out with members from Aventura (bottom left), and visiting with Miami-Dade Corrections & Rehabilitation members with PBA Treasurer Alex Munoz (above).

STAHL CONTINUED FROM PAGE 5

One of the reasons, of course, is because the media has shifted a little bit, where you have people who are influencers. They're not really journalists. And the title "influencer" itself is designed to influence people to have certain beliefs. I think as we dig into the assassination attempts on former President Trump, the investigations will reveal that both of these subjects were influenced by things they read and saw from influencers on social media. And that's the danger of it.

And now we have this AI, artificial intelligence, that is another sleeping monster. It used to be that if I see it, I'll believe it, right? Show me the video and I'll believe it. And now we know they can add things to videos, take things out of videos. They can make it sound like people are talking about you when they're not talking about you.

At some point somewhere, someplace, we're going to have to put some kind of checks and balances on this. I can't imagine our Founding Fathers ever would've thought that freedom of speech could mean that we could put fake things in people's mouths.

I think that is adding to the presidential election becoming such a divisive issue. I have said that most of our members are probably of the Republican mindset with Democratic needs. It is a fair statement because every single benefit, every single pay increase, every single thing we get comes from the government.

I have my personal beliefs, just as everybody has their own personal beliefs. But I stopped arm-wrestling people years ago on which party is better. Because my job as the elected PBA president is to make sure that I get the best pay, benefits and working conditions for the members.

So what we do is put out our endorsements. And if you have strong beliefs that don't coincide with that, then vote your conscience.

I get the most calls about the judges on the ballot. Most people don't know the judges, so they ask, "Who do you like in the judge's race?" Most people already know how they're going to vote for the president. But you ask the average citizen how they are going to vote on tax collector, they don't even know what it is.

I tested this at a local restaurant recently. A young lady came up to the table. I was sitting with some retired officers, and we were going back and forth. I said, most people don't pay attention. And they didn't believe me.

So when the young lady came up to the table, I said, "Can I ask you a question? I don't want to know what party you are, but are you a registered voter?" She said yes. I asked her if she was going to vote in the upcoming election. She said yes. And I asked her, who did she

like in the sheriff's race at that time? That was before the primary.

She had no idea what I was talking about. I told her that Miami-Dade County is getting ready to elect a sheriff. I said, who do you like among the 15 people running for sheriff? We're at a restaurant a mile from MDPD headquarters, so that restaurant is frequented by a lot of officers. But she had no idea there was even a sheriff's race taking place. But when I asked her, "Are you going to vote for the recreational use of marijuana?" That, she knew the answer to.

This is a good segue to address the Tyreek Hill situation. When it happened, I said, this is going to go on for about another 24 hours, because in another 24 hours, there's going to be a debate between Donald Trump and Kamala Harris. The news cycles just move on.

Now, the situation itself will be drawn out, but it being the lead story died out. When I gave that first statement, I got calls from Australia and all over the world, as well as from CNN and ESPN. Amazing how something like that takes off.

The complaint was initiated by the Miami-Dade Police Department. And as of today, Tyreek Hill still hasn't given statements. From what I have heard, nobody from the Dolphins organization has given a statement. I'm sure it's going to be thoroughly and properly vetted and investigated, and then we'll deal with whatever the outcome may be.

Every situation that we encounter with everything that we do, you have to treat like a learning experience. I think everybody acknowledges it could have been handled differently from the very start. But we've learned from it.

It's amazing what you can do when you can hit the rewind button 20 or 30 times. Unfortunately, for the people who are engaged in it at that time, in the heat of the moment, they don't get the rewind button. They're dealing with it as it's unfolding. And if anything, I think even Mr. Hill says he could have handled it differently.

And so whoever wins the sheriff's race, everything's going to be OK, because both candidates have proven track records when it comes to public safety, and I know that the officers we represent are going to stay the true professionals that they are. And we will always make sure that public safety is front and center.

Steadman Stahl
South Florida PBA President
steadman@sfltpba.org

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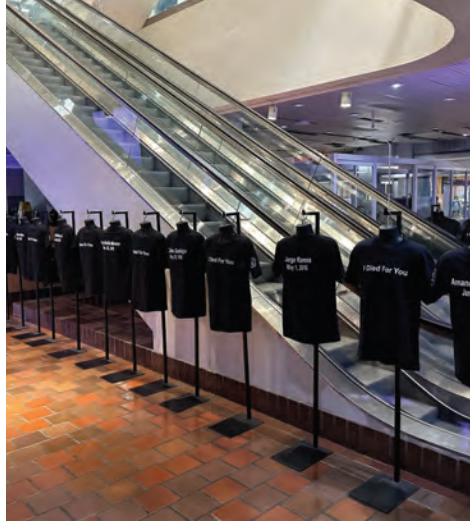
In September, we had the great honor of displaying the Fallen Officers Tribute on the first floor of the Stephen P. Clark Government Center. In 2010, the Miami-Dade County Commission passed a resolution declaring the month of September as Fallen Officer Tribute Month to honor officers who made the ultimate sacrifice while serving this community.

This tribute has been built and displayed throughout the month of September every year since then, except in 2020 due to the COVID-19 virus.

The South Florida PBA commissioned the Fallen Officer Tribute to serve as a compelling visual reminder of the sacrifices made by law enforcement officers who gave their lives so that we could live in peace. Each mannequin is wearing a black shirt inscribed with the fallen officer's name and date of their respective End of Watch.

Our fallen heroes represent departments from across the county. The names of their departments were left off to symbolically represent the unity of our brothers and sisters who gave all. It does not matter what agency an officer works for, because they all share the same calling.

It takes a special person to walk down a dark alley of uncertainty as to what waits at the end, or to advance in a gunfight when common sense and self-preservation tell you to do otherwise. It is our officers, these special people, who are the ones running into danger when



everyone else is running away. These brave men and women were husband, wives, parents, sons, daughters, relatives, friends and neighbors.

Being every race and gender, they entered law enforcement because they wanted to give back. They wanted to make a difference. They wanted to serve their communities and make them better, safer places for all of us. It was their duty to serve; it is our duty to remember. They carried out their missions and paid the ultimate price.

For more information on each hero, please go to the Police Officers Assistance Trust Wall of Honor: <https://poat.org/wall-of-honor/>

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



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Living above your means



NIZAM "ISH"
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Many of us have seen colleagues that live well beyond their means and must maintain their lifestyles by working every off-duty and overtime job that is available. Often they look at each other and throw a tantrum when a coworker simply works two hours of overtime more than they do.

The journey to true wealth involves embracing modesty and humility rather than flaunting possessions. In a society that often values appearances, especially through social media, staying grounded and maintaining a low profile can lead to more significant financial growth.

There are several reasons why appearing modest — or “looking poor” — can be advantageous.

Simplifies your life

To illustrate how simplicity can actually make you richer, imagine someone gifting you a Lamborghini. Initially, you would be thrilled and eager to show off this amazing car, gaining respect and admiration. But after driving it for a month or two, you realize the costs associated with maintaining such a luxury vehicle. The insurance is five times more than for a standard car, it requires premium gas, the tires are expensive to replace and annual service costs upwards of \$2,000. Additionally, certain replacement parts might take months to arrive. All these issues arise even though you got the Lamborghini for free.

This phenomenon is known as the Diderot effect, named after French philosopher Denis Diderot. In his 1769 essay, Diderot recounts how receiving a beautiful scarlet red dressing gown led him into debt. After receiving the gown, everything else he owned seemed inadequate, prompting him to replace many possessions, which eventually led to financial strain. He famously noted that “the poor man may take his ease without thinking of appearances, but the rich man is always under a strain.” This illustrates the idea that more money often brings more problems.

Looking poor, in my opinion, simplifies your life and allows you to enjoy the possessions you already have. When you're grateful for what you have, you tend to be happier. From a financial perspective, adding recurring costs, like an expensive car payment, increases your stress and could chain you to a job you may not enjoy. This limits your potential opportunities for financial security and early retirement. Choosing to live modestly provides you with flexibility and peace of mind.

It's cheaper

The second reason why looking poor is important is that it's simply cheaper. By avoiding the temptation to buy new designer clothes, fancy cars or the latest gadgets, you have more money to invest, save and spend on self-improvement. Many of our colleagues spend excessively on new, shiny items, often living paycheck to paycheck. A recent survey revealed that 65 percent of Americans are in this situation. Maintaining a modest lifestyle helps mitigate this risk. With the savings from not indulging in the latest trends, you can

build an emergency fund, start a retirement account or invest in things that truly matter to you.

Attracts the right people

Maintaining a low profile can help you attract genuine friends and acquaintances. Those who flaunt their wealth often attract individuals who are more interested in their money than their true selves. Many of us have friends and family with great wealth, and the wealthy individual has expected others to keep up with their extravagant spending. This kind of behavior can lead to superficial relationships where people are more interested in your money than in who you are.

By appearing modest, you are more likely to draw people who value you for your character and personality rather than your material wealth. This can lead to more authentic and fulfilling relationships, as you will be surrounded by individuals who appreciate you for who you are.

Encourages gratitude

The fourth reason is that you will learn to be content with what you already have. Many people aren't grateful enough for basic necessities like a bed, access to food and clean drinking water. By not overindulging, you can appreciate these fundamental aspects of life. At the end of your life, you won't take money with you, but you will remember the experiences and connections you made. Researchers have found that wealth does not significantly increase long-term happiness, as people tend to revert to a baseline level of contentment regardless of their financial status. Avoiding the constant pursuit of material possessions helps you maintain a stable level of happiness and peace of mind.

Facilitates financial independence

Living below your means also makes it easier to achieve financial independence. How many times have some retirees come back to the same job they complained about because they made poor financial decisions and did not plan properly for retirement? By spending less and maintaining a modest lifestyle, you can reduce the total amount of savings required for retirement and ease financial stress.

Moreover, living modestly helps manage and reduce debt. Many Americans carry significant personal debt, which can be alleviated by keeping spending in check. By living within your means, you can better manage debt and avoid the financial strain that often accompanies high levels of personal debt.

Embracing modesty and avoiding the flaunting of wealth can lead to a more fulfilling and financially secure life. By simplifying your lifestyle, saving money, attracting genuine people and fostering gratitude, you set yourself up for long-term happiness and financial success. Maintaining a low profile not only protects you from potential risks but also allows you to focus on what truly matters — health, relationships and personal growth.

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

Navigating stress during political times



KARLOS
RAMOS
SERGEANT-
AT-ARMS

Political seasons, whether during election years, policy changes, or times of social unrest, often bring heightened emotions and stress. As public discourse intensifies, it's easy to feel overwhelmed or anxious about the direction society is taking or the way people engage in these conversations.

Learning how to manage stress during politically charged times can help you maintain a sense of balance and mental well-being. Here are some strategies for navigating stress during political times:

Limit exposure to news and social media

While staying informed is important, overconsumption of political news can significantly raise stress levels. News outlets and social media platforms often highlight the most extreme perspectives, leading to frustration, anger or hopelessness. To manage this, set limits on how often you consume news, especially during periods of high tension, such as election days or major political events. Take time to disconnect from social media or use it sparingly to avoid an overload of conflicting information.

Engage in healthy conversations

Discussing politics with friends or family can quickly become heated, particularly when viewpoints differ. To prevent unnecessary stress, approach these conversations with a mindset of openness and respect. Focus on listening rather than debating, and aim to understand the other person's perspective without feeling pressured to change their mind or defend your own at all costs. When discussions become too intense or emotionally charged, it's perfectly okay to step away.

Recognize the limits of political power

While elections determine who holds political office, they don't control everything in life. There are many aspects of your day-to-day experience that will remain unchanged, regardless of the outcome. Communities, relationships, personal/moral values and daily life are all areas that individuals have significant control over, far beyond the realm of politics. Recognizing these limits helps in focusing on what you can personally influence, easing the pressure to see politics as the only driver of change or stability in your life.

Stay engaged in positive action

One of the most effective ways to reduce political stress is to take positive action on the issues you care about. This can mean volunteering for a cause you support, attending peaceful rallies, donating to organizations, or even writing letters to elected officials. Taking action helps channel stress and frustration into something productive, giving you a sense of control and purpose.

Create boundaries and focus on what you can control

It's important to recognize that not every political issue or situation is within your control. Set clear boundaries about what discussions and activities you will engage in and when.

It's easy to get caught up in endless debates or news cycles that leave you feeling powerless. Focus on what you can control: your actions, your attitude and how you engage with the world. When you set boundaries, you give yourself permission to prioritize your mental and emotional well-being over endless political discussions.

Find a supportive community

It's essential to have a group of people you can talk to who share your values and offer emotional support. Whether it's friends, a support group or an online community, being surrounded by like-minded people can help alleviate some of the loneliness or frustration that comes with political stress. However, be mindful not to isolate yourself completely from differing opinions, as engaging with various viewpoints can encourage empathy and understanding. Balance is key.



Political stress is a common experience, especially during times of heightened political activity or societal change. However, by limiting your media consumption, engaging in respectful conversations, practicing self-care, staying involved in positive actions, setting boundaries and finding a supportive community, you can navigate these periods without feeling overwhelmed. Managing political stress requires a proactive approach, and taking steps to prioritize your well-being is essential to maintaining balance and perspective.

This year's election may feel monumental, and it's natural to feel invested in its outcome. However, keeping a sense of perspective can help reduce stress and allow for a more thoughtful engagement with the political process. Remember that focusing on what you can control, avoiding catastrophic thinking and engaging in positive civic action are all ways to navigate this time with greater peace of mind. By grounding yourself in these principles, you can maintain a balanced view of the election and its role in the larger context of life.

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

Stop and read this



DANIEL VAZQUEZ
STAFF COUNSEL

Terry v. Ohio was a landmark U.S. Supreme Court decision allowing officers with reasonable suspicion that a crime was occurring or about to occur, to stop, temporarily detain a subject and search for dangerous weapons. Over the years, various cases have ultimately dissected and defined what a Terry stop is.

The Florida Legislature codified *Terry* with the “Florida Stop and Frisk Law,” which, in part, reads:

“Whenever any law enforcement officer of this state encounters any person under circumstances which reasonably indicate that such person

has committed, is committing, or is about to commit a violation of the criminal laws of this state...the officer may temporarily detain such person for the purpose of ascertaining the identity of the person... and the circumstances surrounding the person’s presence abroad which led the officer to believe that the person had committed, was committing, or was about to commit a criminal offense.”

This tool greatly expands an officer’s Fourth Amendment leeway in conducting a criminal investigation. It also expands the chances of running into more issues, however. For instance: unplanned uses-of-force incidents.

The goal of the Terry stop is to temporarily stop a subject suspected of committing a crime and pat down the subject for officer safety. Naturally, most people do not want to be searched, especially if not under arrest. Despite it being perfectly legal, most civilians are not well versed in the law.

This ignorance often triggers the subject to become uncooperative and argumentative. This uncooperative behavior can escalate from an incident that is verbal to one that turns physical rather quickly. This could prompt an officer to use justified force to deescalate an incident related to a Terry stop. Although easier said than done, it is vital to be cognizant of the potential for things to go sideways when conducting Terry stops or when temporarily detaining subjects. Because the subject is not under arrest at that very second, he or she will act as if you are doing something wrong, which will more likely than not lead to a less-than-ideal interaction.

Keep in mind, neither the law nor MDPD policy allows an officer to conduct a Terry stop of a person suspected of violating a non-criminal statute. Traffic stops should not be leading to stop-and-frisks unless, of course, an officer has reasonable suspicion that a crime has been committed or is about to be committed, or the officer has reasonable suspicion to believe the subject is armed with a dangerous weapon [*State v. Herron*, 68 So.3d 330 (3rd DCA 2011)]. If so, an officer may order a subject out of the vehicle as part of a temporary detainment for officer safety and further investigation.

Finally, nothing can prevent you from being the subject of a civilian complaint stemming from an incident. As Andrew Axel-

2024 Pending Grievances

This list represents the pending grievances filed at the various departments represented by the South Florida Police Benevolent Association as of **August 31, 2024**. The PBA legal staff receives numerous other complaints that are resolved by other means.

DEPARTMENT/DISTRICT

CITY OF MIAMI PD	4
MIAMI-DADE POLICE	
NORTHSIDE	1
TOTAL	1
MIAMI GARDENS PD	3
MCSO (DETENTION)	2
NORTH MIAMI PD	2
<hr/>	
TOTAL GRIEVANCES	12

rad, general counsel for the PBA, always says about civilians watching law enforcement taking action, “policing is not a pretty profession.”

Just because it is not pretty does not mean your actions are not justified. So long as you follow the laws and policies, no matter how ugly the actions may appear, your actions will undoubtedly be justified after due process takes its course. If this occurs, please do not hesitate to contact us so that we may properly represent you during the investigative process. As you know, you have the right to representation while the subject of an Internal Affairs investigation, per Florida law.

Although impossible to elaborate in just this article alone, it is important to understand how *Terry* and its subsequent cases have helped define a subject’s constitutional rights so that you may be better prepared when confronted with a related situation. Please do not hesitate to contact us should you have any Terry-related questions, or any questions related to searches and seizures. And finally, please be safe when conducting your Terry stops out there. After all, that is what the Supreme Court wanted when making its decision.

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Caring for our veterans and our surviving children



SERGEANT
KENNETH
HORGAN
POAT
COMMITTEE
CHAIR

This article comes on the heels of POAT's Annual 9/11 Remembrance Ceremony, attended by fire, police and military (SOUTHCOM) personnel, along with their families and friends. It is always a solemn tribute to the first responders, military personnel and everyone who lost their lives that day, in the deadly terror attacks 23 years ago.

If you were not able to attend, please join us next year for this honorable event. This annual tribute is always held in the spirit of the POAT, that we will never forget.

On Nov. 7, 2024, the Annual Veterans Appreciation Luncheon will be held at the InterContinental Doral, beginning at 11:30 a.m. If you are a veteran and would like to join us as we honor you, please contact Annette McCully at amccully@mdpd.com.

One of our biggest annual events is quickly approaching: The Cops Ride for Kids, which aids in supporting our Holiday Gifts for Surviving Children. The ride will be held on Saturday,

Dec. 7, 2024, at 9 a.m. The ride will begin at Miami-Dade Police Department's Headquarters Building, 9105 NW 25 St. Registration for the event is \$20 per bike. Online registration will be available at www.poaat.org starting Oct. 21, 2024. Please contact Rudy Gonzalez at poatoffice@msn.com for details.

This event assists POAT in ensuring that children of officers killed in the line of duty will always receive a gift from their law enforcement family. Also included in that Christmas list are the children of officers who were injured while they were still on the job. Our Christmas list currently has 62 children who know POAT will always be there. We look forward to seeing you there!

Save the Date: The 13th Annual "Homerun for Heroes" Kickball Tournament will be held at Kendall Indian Hammocks Park on Feb. 7-8, 2025. The park is located at 11395 SW 79 St. If interested in forming a team, contact Major Thamy Gonzalez at 305-216-6605 for team registration. Team registration fee is \$400, and team T-shirts are included. The deadline for team registration is Dec. 2, 2024.



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Alex Alvarez

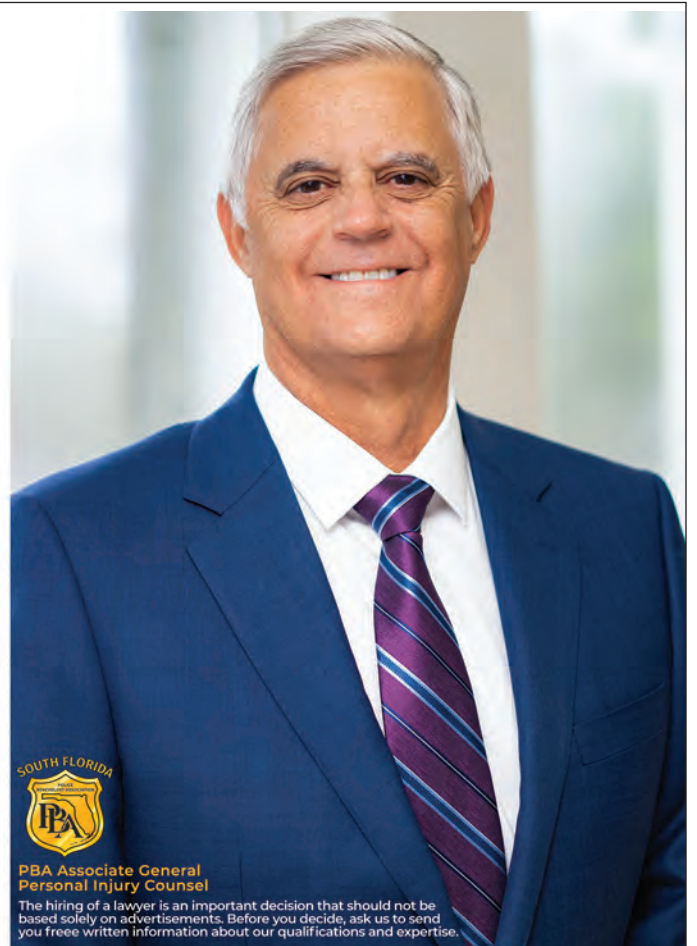
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Don't forget why we have RPOC



JOHN
FRALEY
RPOC
PRESIDENT

In recent weeks, I've wondered about many things: the election, the state of our country and the world that seems to be in decline. I worry about these things and know all too well that the best thing I can do is vote. I'm not political and in no way would I suggest who to vote for. Just look at the big picture when you vote.

When you read this article, you will all know that we have lost many colleagues to the passage of time and by way of illness in recent months. On Friday, Aug. 30, Ed Davis passed away while in surgery. Last I heard, Ed and his wife of 58 years were living in Tennessee. I worked with Ed in the North District, and he worked for me at MIA. Another good cop lost, RIP my friend.

I can't understand it, but the RPOC is seeing a dramatic number of members failing to renew their membership. It can't be the money. The \$35 fee shouldn't be the reason. Most all of us are in the FRs. You know that thing nobody wanted 50 years ago, the one thing we all have now. Is it the reunion? That's the area I am most proud of. We gather in Orlando in early May and have several memorable days of fun and excitement, and we pay for your drinks. What's not to like?

I am very proud of our Board of Directors and the work we have all put in to make the reunion as successful as it has been. I am also proud to be the leader of the RPOC, and I am honored to be with our membership in sharing our experiences that are in the true style of camaraderie. Call me at 954-651-0451 or email me at jfraley885@gmail.com with ideas or concerns. Leave me a message on our RPOC phone line (305-494-2848), and I will call you back.

In closing, I would like to pay tribute to members who have passed. Larry Johnson was my partner in OCB in the early eighties. We worked vice on the strip and though an informant developed a multi-state escort service investigation. We were allowed two drinks as we developed leads that took us to a little store front in NW 36th Street.

The informant was the subject's wife, who didn't take too kindly to her husband training the escorts in what to say and do. Larry passed before the case ended in a \$7.8 million IRS verdict in Atlanta. Larry was a damn good cop, taken from us way too soon. RIP.

Garland "You Can Call Me Tom" Arnold was another North End officer in the early seventies. I think Tom was the first "geek" in the then-Public Safety Department. He was, I think, the first IT guy who helped bring the department into the electronics age. Tom quickly rose in the ranks of the Department with his uncanny ability to use and apply modern-day technology. I was contacted by a subject I had arrested for DUI. How he got me on the phone at Station One, I'll never know. He offered me a bribe not to show up in court. Tom Arnold put together a surveillance and wired me up for the transaction. He gave me an 8 x10 glossy photograph of the money changing hands.

Life has a way of guiding us into waning years. At times, it won't be easy to stay in touch with our older members. Reach out, sometimes a phone call will go a long way. May God bless you all and the United States of America.

The RPOC has a number of membership benefits we'd like our members to know about. One of the more important aspects of membership in the RPOC is our ability to remain in contact with each other regarding any number of related issues.

To this end, we have a very active social media that we provide via several different platforms. Our website at www.rpocpba.org provides a means to join and renew your annual dues. If you have a small business, you are encouraged to post a business card ad at zero cost to you or your spouse. There are pictures there from previous events and several informational tabs for easy advising and receiving information.

Of great importance is the ability for you to update your personal information, like cellphone changes, email address and home addresses. Phone numbers are particularly important if we must get in contact with you for any number of reasons. If you have changed your phone numbers or addresses, please double check these. If you need to update, you can do this online. We know you all love to receive your *HEAT*, so addresses are important.

We also have our private Facebook page, where we vet everyone who leaves a request to join. We encourage our members and their spouses to join, as there is much information passed among members that could be beneficial for you as well.

For those of you who wish to access the private page but wish to remain anonymous on Facebook, we can help you do that as well. Just contact us via our website, on Facebook where you can privately message us or reply to any of the emails we send out and we will respond back to you. Or call us at 305-594-2848, leave a message and we will get back to you.

Here is an additional report from Chaplain Reba Miller:

Dearest friends and family...

When "We the People" head to the ballot box in November, it is with definite knowledge that right now our country is at a crossroads. The first three words of the Constitution, "We the People," affirm that the government exists to serve the citizens. These three words declare that the Constitution derives its power not from a king or a Congress, but from the people themselves.

In 1776, Upon our nation's founding, "We the People" did not include everyone. Racial minorities, women and people without property could not vote. When we vote, we must get past the chaos, the division, the separation, the cancel culture and the hate that bombards us daily. We know God is faithful and He promises to help us through the difficult times, giving us His strength, His peace and His comfort. As Psalms 46:1 says, "God is our refuge and strength, an ever-present help in trouble."

Our history as a nation must be reviewed because we cannot learn from our mistakes without the knowledge and results of our past failures and our remarkable successes. In Jeremiah 29:7 we are "to seek the welfare of the city. and pray to the Lord on its behalf." Our nation requires healing and unity and clarity. Remember the strength of our nation lies in unity, not division.

We want to send special wishes to Mark Seiden and Ray Bedal for continued strength and healing on their road to recovery.

We extend comfort and peace to the families and friends of the following warriors who have left our side:

- G.T. "Tom" Arnold: July 2024
- Jerry Bryda: August 2024
- Ed Davis: August 2024
- Frank Heckman: August 2024

May the Lord bless each and every one of you. Thank you all for your gifts and service that you continue to share. Blessings abound.

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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MAKING THEIR CASE

Going inside the Miami-Dade Police Department Homicide Bureau reveals some of the stories that make the unit more amazing than anything you would see anywhere in the country. Or on television.

BY MITCHELL KRUGEL

Glancing at the case files, the innovative and relentless methods of investigation, or even the fantastic connection detectives make with victims' families allows for a telling quip from Miami-Dade PD Homicide Bureau Lieutenant Robert Irizarry that "science fiction" lacks creativity when it comes to depicting what they do. Consider a recent day — and night — in his life.

After working with one of his investigative teams until 2 a.m. on a Saturday morning, Irizarry then worked extra duty at the Miami-Virginia Tech football game. Because the case from the night before involved arson, he wanted to check with his team, so he stopped by the office on his way home. And he finally made it home by 4 a.m.

Not that late hours and long days are unusual for these officers. When the Surfside buildings collapsed, Irizarry was one of the homicide bureau detectives who left home on Thursday to respond. He went home two days later to get some fresh clothes, then did not come back home again for a month. Searching for bodies, documenting and removing evidence in the biggest crime scene the department has ever seen, and, of course, notifying families led to the three teams on scene subsisting on three-hour breaks to eat and sleep.

Homicide bureau case files are filled with incidents like the one Detective Jonathan Gross-

man worked about a murder for hire, in which a PPP loan during the pandemic was used to finance murdering a young female TSA agent so a woman could get her boyfriend out of jail.

And a cold case solved 38 years after a man murdered his mistress, a killing that ripped apart a family, then brought it back together.

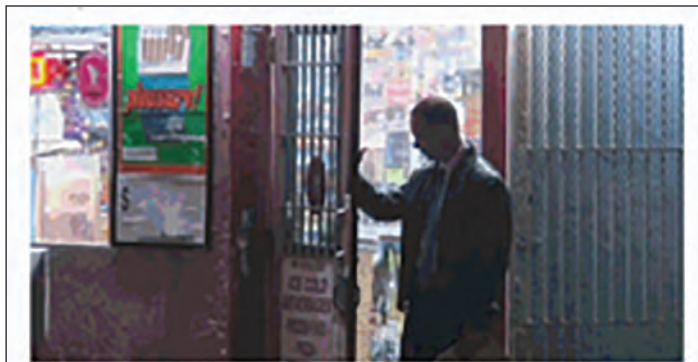
Or the one that ignited Detective David Denmark to work overtime because of the opportunity to get to trial in early October of a subject pilled out on zanies, high on weed and drenched in alcohol who killed his best friend. A challenge, the detective mused, that turned his brain to mush.

"It takes a lot out of you, because there is no more such thing as the first 48 hours," vented Denmark, who has been in homicide for

22 years of his more than 31 on the job. "It's 48 and how much you're willing to not sleep anymore, miss your kids and family, head back out on the road and put the boots on the ground."

Grossman recalls sharing some of those case files when they met with Dick Wolf. Yes, that Dick Wolf, the creator of the "Law & Order" universe, "Chicago P.D.," the "FBI" franchise and all that.

"When we met with Dick Wolf and his people, we talked to them for hours," Grossman revealed. "We had them laughing, and they



14 people shot in Miami-Dade County over weekend

<http://www.local10.com>

CONTINUED ON PAGE 20

were just like, ‘Man, we could do a show on you guys.’”

Combine “Criminal Minds,” “The Shield,” “Law & Order: Criminal Intent,” “Cold Case” and, of course, “CSI: Miami,” and that might approach what happens day to day in the Miami-Dade Police Department Homicide Bureau. And might confirm why these detectives and their bureau are among the best homicide investigators in the country.

For sure, what happens in the MDPD Homicide Bureau confirms that truth is more dramatic than fiction.

Criminal Minds

Stories from the scene detail some of the above-and-beyond that has inspired MDPD detectives to take on the worst crime on the books: taking somebody’s life. Detective Juan Segovia, who has been in homicide for 20 of his 26 years on, notes how the calls come in the middle of the night with a break in the case. You take a quick shower, get dressed, grab a coffee on the way, “and your brain’s already ready for what needs to be done,” he related.

From Segovia’s point of view, the bureau runs predominantly on passion, the commodity that offsets how the job taxes detectives personally, emotionally and physically. And with a case liable to break at any time, well, imagine what happens to sleeping enough, eating right, exercising and stress levels.

Certainly, it’s up to the detective about how hard to push investment in the case. But those who come into the bureau have been in some area of investigation, and they get the gist of it. Perhaps the biggest adjustment is getting through the first time you touch a dead body or have to put your fingers inside a bullet hole in that body.

“You see a lot of ugly, you see evil,” observed Grossman, who lat-



erated from the Miami-Dade School Police and joined homicide in 2013. “You can look at cases, read stuff and say, ‘Man, this person was so brutal.’ But until you’re there and you sit across the table from a serial killer, you sit across the table from somebody who kills children, you don’t fathom that somebody could actually be that evil. And interrogating killers takes a toll on you.”

CRIME SCENE - DO NOT CROSS



Homicide bureau teams work eight-hour shifts, but it’s not like cases are solved working bankers’ hours. Sergeant Doug McCoy, who has been the unit’s training coordinator since 2009 and has worked 22 of his 33 years on in the bureau, has as good an understanding as anybody about what it takes to succeed in this job.

“Sometimes it takes days, sometimes a month, sometimes a year, and sometimes it takes several years before a case is finally closed,” he explained. “You want somebody who refuses to give up, somebody who is driven, somebody who is motivated even though they hit a brick wall. They will find a way to get around it.”

Dedicating numerous hours, thinking outside the box, a relentless work ethic, the understanding that you might need to leave family events, and working back-to-back-to-back shifts with little sleep fill out the checklist for those in the bureau. In her second stint with MDPD and now the manager of the civilian crime analysts in homicide, Tanesha Whatley provides another eyewitness account that this is not the place where police officers go just to check a box.

“Homicide victims are the only victims that can’t speak for themselves,” she reasoned. “And so we are speaking for them. I think that’s what drives every single person in that bureau.”

Blue Blood

Based on all of the above, there are easier jobs in law enforcement. And ones that allow for more sleep. That’s what

it takes. Which leads to the question of, why do they do it?

It is a group with unparalleled character. And a few characters. On one hand, there are members of the bureau who have lost somebody near and dear to their heart to a homicide. On the other hand, there are stories like how Grossman went from the school board police to homicide.

His mom, Margie, was on the job with MDPD as a crime scene investigator. He had worked with homicide on some occasions while with the school board, and he left with the goal of making it to the bureau. Once he got there, Margie wanted to be lead on a case in which her son was a lead on a case.

They both came up in rotation for a case of an individual who shot a female in the street during an altercation in Florida City. Whether it was at that point, or it was something his mother drilled into him or something he experienced in the bureau, Gross-

man realized what that character creates.

"I always say, I've been in homicide almost 12 years and I've never solved the case by myself, ever," he submitted. "That team atmosphere is very, very much what drives the success of our cases."

The foundation of the bureau is the eight teams, four that work days and four others that work afternoons. There are two task force teams and a cold case unit that, combined with the analysts and command staff, make up a bureau of approximately 75.



state's attorney's office.

"We all get to put bad people away, but when you come to homicide, putting somebody away for the rest of their life for taking a life is what charges you," Denmark added. "We have our strengths and weaknesses, and we all know how to play off of that. There are times where we get down each other's throats, but we know it's because of the job."

CRIME SCENE - DO NOT CROSS

Homicide: Life on the Street

Let's go on the scene and inside the cases to see how an MDPD Homicide Bureau investigation unfolds. The lead detective becomes the case manager, makes the assessment when first arriving on scene, and takes on the most meaningful role.

If no subject is in custody, the scene with the body becomes the most intimate aspect of the investigation. Homicide detectives are adept at navigating a scene with their eyes, their hearing, even their sense of smell, to decipher it for anything that can become a lead.

"From the moment I get on that scene, I'm looking for stuff that probably nobody else in the population is looking for," Segovia expressed. "From the demeanor of the person sitting in the back seat of a police car who may be a witness, to a next-door neighbor who heard a sound. If it's inside of the house, we're looking at the condition of the house for a possible struggle."

Other detectives on the scene will do an area canvass. One might be assigned to take video, and others will interview witnesses. If a suspect is in custody, the lead detective will focus on questioning and have another investigator step up to handle the crime scene.

As leads continue to develop, the lead detective will assign them

CRIME SCENE - DO NOT CROSS

CRIME SCENE - DO NOT CROSS

The team next in line in a rotation takes a case, and then it's the next team up. Likewise, within a team, the detectives rotate as the lead on a case. Many members of the bureau describe it as a family, like all law enforcement families, that fits together in an eclectic way.

Detective Daniel Aiken, who has been in homicide for 20 of his 28 years on, describes it by saying, "You may be experienced or good in one thing, and I may be good in another thing. You put those together, and it gels. And the senior detectives do a great job in keeping the morale up, keeping the motivation up because, at best, it is grueling."

Deferring to the veterans for the last words on why leads to Denmark. He made the rounds before coming to homicide, including time with crime suppression teams and the jump-outs. And he has seen that pathway of cases running from the homicide detective to the crime scene to the lab to the property and evidence bureau to evidence collection and all the way to the

out for follow-up. It's all done by the book, so to speak.

"It doesn't matter if it's a homeless person, a businessman from Coral Gables or a millionaire from Sunny Isles, every case is worked the same way," Segovia continued. "Every victim has the same amount of dignity. And if you do that with every case, your chances of making mistakes or anything being overlooked diminish tremendously."

It's all about the teamwork, though. In the cold case section, for example, they will each read through a file, meet as a group and continue to think about what might break it. Calls might be exchanged late that night or a text might be sent in the middle of the night with an idea that might move the case forward.

"Our brains never stop," Grossman disclosed about cold case detectives — a statement that applies to everybody in the bureau.

Irizarry adds that there is an area in the bureau known as "the pit," where teams gather every week to compare notes,



CONTINUED ON PAGE 22

bring up the latest developments and determine if homicides are possibly linked. This meeting includes everybody from the civilian analysts to the command staff level.

As the world has become more tech-savvy, more surveillance footage is available through cellphones, and social media has become, well, social media, analysts have become increasingly helpful. They devour the crime reports, maps, video footage and other sources of information to spot patterns that become leads. With databases and internet sources, the analysts can find something like a nickname that can bring in a suspect.

“We all bring something different to the table,” said Whatley,

that they all came back together for the first time in court for the trial and sentencing. And to be honest, that’s why they work the back-to-back-to-backs and wake up at 4 a.m. when the calls come.

“You could feel the energy when we’re coming up on getting an arrest from a guy that committed a murder 40 years ago,” Denmark added. “It really pumps you up when you get that arrest, it goes to trial, he’s found guilty, and the family hugs you and just says, ‘I would’ve never thought this would ever happen in our lifetime.’”

The connections run deeper than any of these detectives and members of the bureau could ever anticipate. Denmark had a case in the late ’90s in which a woman’s son was violently murdered in West Kendall.

After he solved the case and put away the killer, he confided that she began sending him letters and birthday cards signed, “Your second mom.” She called him on Father’s Day. Recently, she

reached out to let Denmark know she had cancer.

“She sent me an email saying, ‘David, I’m not going to last too much longer. I just want to thank you for your service,’” Denmark added. “And that she put me on one of the lists of contacts when she dies — that hits you straight in the heart.”

Throughout the bureau, analogies about the feeling of solving the case liken it to winning the big game. Segovia described the challenges in court during the trial as being like the NFL playoffs and getting a guilty verdict that puts a killer away like winning the Super Bowl.

Whatley offered an additional appraisal, saying that the work in the bureau is like putting puzzle pieces together. And when the final piece of the verdict completes the jigsaw, well...

“Definitely a dopamine rush,” she exclaimed. “It’s just a sense of gratification that is inexplicable.”

CRIME SCENE - DO NOT CROSS

CRIME SCENE -

again referring to both the analysts and the entire bureau. “We’re all looking through a different lens. And so, when we put all of those different lenses together, we make the picture.”

The Closers

Opening the case files might be better left to Dick Wolf, and he would certainly be well served by telling some of these amazing but true stories. For the purpose of feeling the fulfillment of being part of the MDPD Homicide Bureau, though, what happens after the case is solved means so much.

That case of the man who killed his mistress then was finally convicted was a murder that occurred in 1977 and went cold until 2018. Denmark and Grossman worked on it, first learning how it ripped the family apart because they did not know what to believe.

When the man was found guilty at 78 years old, Denmark shared

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Recently retired Miami-Dade Corrections & Rehabilitation Deputy Director Cara Tuzeo after cutting the ribbon on one of the new facilities that she helped the department build.

Build Up

Deputy Director Cara Tuzeo has been the architect of many significant improvements and upgrades while serving MDCR

BY DAN CAMPANA

Not everyone who follows into the family business of law enforcement makes a difference as a cop.

Recently retired Miami-Dade Corrections & Rehabilitation Deputy Director Cara Tuzeo falls into that category as someone who truly understood the important work of law enforcement. But she saw other ways to make an impact.

“I never really aspired to be a police officer,” Tuzeo stated. “My dad was in law enforcement and was a police chief in North Carolina. I guess, maybe, growing up I just saw it as something I wanted to do, but more on the administrative side.”

Proving the value of those on the civilian side of law enforcement, Tuzeo’s journey — after she did time as a Miami Dolphins cheerleader — started at the Miami Beach Police Department, where she worked as a 911 dispatcher, supervisor and manager beginning in the 1990s. In 2007, Tuzeo moved over to Miami-Dade County, working on the public safety budget.

Following seven years of doing that, she shifted to MDCR. Thinking about her decade in corrections, Tuzeo rattles off a list of things she is proud of — from morale-boosting upgrades that benefited staff to improving facilities and doing things to better support inmates.

“I think working in this profession, it is so rewarding when you can make an impact and you can see the fruits of your labor,” she added. “And when you can see you’re making a difference for staff and for inmates.”

Tuzeo came to MDCR in October 2014 from the county’s budget office, where she worked as an analyst for the public safety division. She started at a time when MDCR was struggling to make its budget.

But Tuzeo’s way has always been to dig into the details to look for improvement opportunities. She realized what some of those opportunities were in MDCR partly because of perceptions about spending money on managing pre-trial and sentenced inmates. She also believed being an outsider to corrections gave her a new

perspective that lent itself to seeing the absolute need to invest in an area few had for many years.

“It’s not a popular thing to put tax dollars into, but you still have to have a standard so that your staff feels you’re investing in them, that you care about their safety, that you care about their work environment,” Tuzeo detailed.

That meant replacing the entire outdated fleet — 152 vehicles in all, everything from inmate transports to administrative cars — in her first year on the job. Only half joking, Tuzeo talked about bringing the fleet into the “20th century, 21st century.”

Shifting MDCR headquarters was next on her list, as its old home in the Liberty City area proved to be less than ideal for a county office or for workers because of the facility’s condition and also from a safety standpoint. Some staff didn’t feel comfortable working late in the area because of its challenges.

“I worked with my chief of construction. We identified a building in Doral. We negotiated the lease, took it to the board, got it approved, and then we started the renovation,” she recalled, noting the half-million-dollar project tackled everything you could imagine. “That was a monster. We really just put a lot of sweat equity into that building ourselves. I had at my disposal 20 to 30 people every single day just saying, ‘What can I do next?’ The team was so productive ... it was just a great project for all of us to work on together.”

A year after moving in, Tuzeo said staff members thanked her for creating a better place to work. While the leased space is a great environment now, Tuzeo knows the big picture is to eventually construct a new MDCR headquarters.

Also as part of trying to help manage the county’s inmate population, as well as complying with Florida Model Jail Standards and the terms of a U.S. Justice Department consent decree, Tuzeo wanted to take a closer look at the two correctional facilities — the Turner Guilford Knight facility and Metro West.

As a centralized booking agency, corrections officers and



A view of new booking and release center, plaza and main entrance from Northwest.

command staff have seen that TGK has become undersized and is not designed for the efficient inmate flow needed in the busy county, but officials are making it work.

Tuzeo explained that “Site One,” a new intake and release center — which will eventually be accompanied by the new headquarters, parking garage and warehouse — is planned to be built on the location next to TGK to fix those issues.

“Site Two,” a 2,000-bed detention center to replace the outdated downtown jail, is also in the plans for near the current Metro West facility. Tuzeo noted that because Metro West was built 40 years ago, it doesn’t allow for current best-practice standards for officer-inmate interaction, but those limitations will be addressed with a new facility on 24 acres of land that is ready for building next to Metro West.

With all of that in the near future, there is still plenty of important work happening today that Tuzeo is proud of. She is excited to have ended a \$2-per-day fee charged to inmates upon release based on their time held, a fee that turned into a hardship for some inmates and their families because it potentially put them in a financial hole once free from custody.

So in her tenure with MDCR, Tuzeo has seen how officers, staff and members of the community have responded to what has been built with one of the most effective corrections operations in the state.

“Anytime these people come down and go through our facilities and talk with our staff, they all have the exact same impression when they leave ... they comment on how dedicated, how passionate, our staff is,” she commented. “And how they’re all doing it for the right reasons, they’re a great team to work with, and they really care about what they’re doing.”



Cara Tuzeo with MDCR corrections officers outside one of the prison facilities.

Tuzeo is noted and lauded for never being a passive observer. Even as deputy director, she spent time engaging inmates, walking the units and understanding what was happening for everyone in the facilities.

“Inmates always think I’m an auditor or an attorney, so they’ll come up [to me], they’re always looking for my attention ... and say, ‘Can you help me with this?’” Tuzeo described. She added that she used her walking visits to also tap into staff needs, which led to providing new desks, filing cabinets and even microwaves to help the corrections team do their jobs a little better.

“In my role as deputy director, it is my absolute responsibility to make sure they have the means, the equipment and the environment to do the job we are asking them to do,” she noted.

Retirement doesn’t mean Tuzeo is riding off into the Florida sunset. The next chapter for the Minnesota native and Florida International University graduate will involve supporting correctional agencies across the country as an instructor with the National Institute of Corrections. Just a few weeks into the teaching gig, Tuzeo is excited about what’s next with NIC and any other be-your-own-boss opportunities that might arise where she can apply her knowledge, expertise and passion.

Most importantly, retiring from MDCR means more time with her family.

“I have completely dedicated myself to my career and to getting things done in corrections, and I have not really spent the kind of quality time I’d like to spend with my kids,” she shared, referring to her teenage children. “I’m just blessed. I’ve had phenomenal opportunities at all different stages of my career. Part of it is being willing to take a risk not knowing exactly what’s going to happen next.”



Ship Shape

The latest rescue spotlights how the Sunny Isles Police Department Marine Patrol has provided a bridge over trouble in the waters

BY DAN CAMPANA

Sunny Isles Beach Marine Patrol Sergeant Rob Ostrov wants to bury the lead — media parlance for not putting the most important details first.

Ostrov might have saved the life of a woman in distress on an Intracoastal Waterway (ICW) channel over the summer — earning him the Miami-Dade County Association of Chiefs of Police Officer of the Month Award for July — but his instincts have him putting team and department first.

Modesty isn't an uncommon trait among cops, and Ostrov is appreciative of the honor and the recognition that he saved a life. Still, as a man who served his country in the Air Force and has spent nearly 30 years in law enforcement, Ostrov goes all in to praise the talent and expertise the Sunny Isles Beach Marine Patrol Unit continues to showcase to meet the challenges of patrolling the water.

He asserts that officers in the Sunny Isles marine unit and other marine units throughout Miami-Dade are making these responses every weekend. Like the one that fellow Sunny Isles Beach Marine Patrol Officer Mark Britton made on June 27. On that day, Britton's swift actions while responding to a sinking vessel at Haulover Cut exemplified his dedication to ensuring safety on our waterways. This water rescue highlighted how the unit safeguards the waterways year-round.

"Everybody thinks it's an easy job out there, but in reality it's not, because you're out in the weather, in the sun, every day," commented Ostrov, a 25-year veteran with Sunny Isles police. "You don't get to sit in a car with air conditioning."

Ostrov rattles off a list of the unique aspects of marine patrol that some people and officers who have never been on or worked on the water might not contemplate: water currents and depth; in-water hazards such as rocks; boat positioning to avoid damaging other watercraft or, worse, injuring the very people marine officers are frequently called upon to rescue.

The officers in the unit have to face situations such as people on board their boats who have easy access to knives. Just like any patrol officer faces with a subject on a traffic stop, the marine unit cannot see that coming. And then there is the wind.

"The wind's blowing your paperwork all over the place if you're writing a ticket, that kind of stuff," Ostrov added. "It's not easy."

Make no mistake, Ostrov isn't complaining. He's a straightforward, plainspoken guy who paints the picture of days that can span from handing out informational pamphlets as a warning, to what average people are most drawn to: the drama of water rescues.

From one end of the spectrum to the other, Ostrov stresses the importance of education for boaters, many of whom are out there on a weekend day



The Sunny Isles Beach Marine Patrol Unit is proud to have many exemplary officers like Sergeant Rob Ostrov.



Sunny Isles Beach Marine Patrol Officer Mark Britton responded to a sinking vessel on June 27 to help those on board.

relaxing and having a good time.

"Most people don't know anything about what they're doing," he says pointedly about the effort to get these pamphlets out first and foremost. "We'd rather educate than write a ticket."

When it comes to water enthusiasts on Jet Skis and paddleboards, they sometimes don't realize the strength of the currents flowing through the ICW. And unlike officers patrolling the streets, the marine unit's backup frequently comes from other boaters or good Samaritans pitching in to help.

Ostrov credits two seawall company crew members on a dinghy for assisting him in pulling the distressed woman to safety in the response he was honored for. Naturally, Ostrov did what he could to identify them so they could be recognized for their support in this lifesaving event, but he wasn't able to find the pair.

"That's one good thing about the water ... the people out there, even though it's civilians, lend a hand. A lot of people that are on the water all the time will help you," Ostrov shared. "And sometimes we're out there by ourselves, like I was that day."

It's that community that Ostrov clearly enjoys serving and working alongside. He also takes great pride in representing the Sunny Isles Beach Police Department in positive ways — and eventually lets on a little about the award itself.

"It's a great feeling. It makes you feel you're validated [for] what you're doing, in a way," Ostrov acknowledged. "Knowing my chief recognized me and put me in for [the award], that's what I like."



On behalf of the Sunny Isles Beach Marine Patrol Unit and the entire department, Sergeant Rob Ostrov accepts the Miami-Dade County Association of Chiefs of Police Officer of the Month Award for July.

Sniffing Out The Suspect

Sunny Isles patrol officers and K-9 catch felony drug offender and make a statement about deterring crime in the community

BY DAN CAMPANA

Across Florida, there will be bigger drug busts than this. But in Sunny Isles Beach, good fundamentals and police instincts led to a marijuana arrest that has deep significance for law enforcement in the community.

Sergeant David Barrios knows Sunny Isles as well as anyone after 17 years on the job there, right down to who owns which vehicles that belong on the island. That knowledge, not to mention a busted headlight, raised flags for Barrios one early morning in September as he patrolled the high-end residential area of Atlantic Isle when he crossed paths with an unknown vehicle.

"I've been going to the island and basically taking the area check, making myself visible there for the residents, just for peace of mind," Barrios shared. "I had a vehicle come in with a headlight out ... as soon as they saw me, they passed me and turned around."

The vehicle left the island, but Barrios caught up and made the traffic stop. It wouldn't take long before he knew there was more to the situation.

"Once the windows went down, there was a strong odor of suspected marijuana. It just hit my face," he recalled.

That prompted a call for backup in the form of Officer Michel Martinez and his K-9 partner, Echo, who went to work sweeping the vehicle's exterior — and alerting Martinez to inspect the interior. Along with Officer Johnny Pinero, Martinez did a primary search that ultimately led the two officers to find 47 grams of pot under the passenger seat in a backpack-type bag. The driver and passenger each were charged with felony possession of marijuana over 20 grams.

"It was just teamwork. It was a unit," Barrios summed up. "Since I'm the sergeant of my unit, I know everybody's strong point. I let them lead with

what's their strong point."

The results go beyond just arrests — they put criminals on notice that nothing is taken for granted in Sunny Isles.

"This kind of spreads a word. Everybody's connected to everybody, especially [with] a little ring of criminals," Barrios shared. "We can't be complacent. As much as we do our research on them, they do their research on us."

Sunny Isles officers stay on their toes to try to stay ahead of the game, and Barrios credits the department's overall culture and environment since Chief Edward Santiago took over for fostering a greater sense of camaraderie and emphasis on strong police work.

"He amplified our training, our equipment. We became accredited. Just the technology that he is bringing into the department to help us be more effective in our job," Barrios explained. "Everybody is there for each other, and that's something that has been since Chief Santiago [took over]. Everything just changed. The morale, the unity. It became fun again."



Sunny Isles Beach Officer Michel Martinez and his partner, K-9 Echo, were part of a response to catch a felony drug offender in town.



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A conversation with a renowned South Florida PBA member

Ramesh Nyberg, retired MDPD Homicide Bureau detective

The Vitals

- Served in Miami-Dade County law enforcement for 27 years
- Worked for Opa-locka PD 1979-80
- Worked for North Miami PD 1980-82
- Served as MDPD Homicide Bureau detective 1983-2006
- Earned bachelor's degree in criminal justice from University of Phoenix
- Teaches criminal justice at Coral Reef Senior High School in Miami
- Married to Mandira
- Father of three, stepfather of three and grandfather of three

How I started in law enforcement

It was really kind of a semi-accidental thing. A friend of mine was into listening to the police radio, and I was at his house one night. I said, "What's going on?" And he said, "This is a police radio. He's showing me what they're saying. At the same time, a police officer pulls somebody over across the street. We could see his lights coming through my friend's window, and we could hear him through the scanner. I was mesmerized by that. I had no idea how the police operated before that, so I got curious about it. I started to take the civilian observer rides where you can ride along with a police officer. I did that two or three times. Then, there was a fourth time, and then that's when I decided this is what I want to do.

The Conversation

What was it like working for the MDPD Homicide Bureau?

It was like another realm of law enforcement. The place had a mystique about it for sure. We were the only unit that wore ties to work. There was this aura about the place that we're trying to solve the murders of human beings. The bar isn't any higher than that in law enforcement. But it's not like we sat around talking about it. We were too busy to do that. When I left, I looked back and went, "Wow, that really was a special place to work." I worked with some amazing detectives and lawyers, and it was a once-in-a-lifetime experience.

What is your most memorable case?

Every case that you worked was kind of this own little mini world. It was like you dove into an area that you may have known nothing about, and you learned a lot about the victim's life and the victim's work. But the one that stands out was a triple murder. A guy who was a cocaine addict flipped out one night and killed his grandparents with a hammer. And then he killed another person. It was just an unforgettable crime scene, and just the horror of the whole thing, the intensity of tracking him down and eventually capturing him.

What inspired you to write your new book *Badge, Tie, and Gun* that is a memoir of your time as a homicide detective?

A couple years into law enforcement, when I was in uniform, sometimes I'd handle a particularly memorable case, like a violent case, that kind of stuck in my mind. I would go home, and I would write it down in this journal. And by the time I got to homicide, I was writing down some stuff.

When I was getting close to retirement, I thought, "I've got so many damn stories, I think I need to do something with this at some point." I wasn't sure if it was ever going to be a book until probably seven, eight, nine years ago. And that's when I really decided to start putting this together. I wrote it, rewrote it, put it down for months and months, and then picked it back up. It took about eight years to put it together.



What story were you trying to tell with the book?

I kind of wove in stories of my childhood growing up in Miami. There are a whole bunch of flashbacks about me growing up in Miami. I found things that popped up in my mind had significance to the homicide cases or to the experiences I had as a detective. So that kind of became the theme of the book. I kept flashing back to things that were poignant or relevant to the story I was telling about a homicide case, for example. The other thing was that I didn't just want to write a bunch of stories back to back and just

describe a bunch of grisly crime scenes. I wanted to write about what it was like from a personal standpoint for us detectives to work those cases. I wrote about a lot of things that you probably won't see in Hollywood movies or TV, and about how things affected us personally.

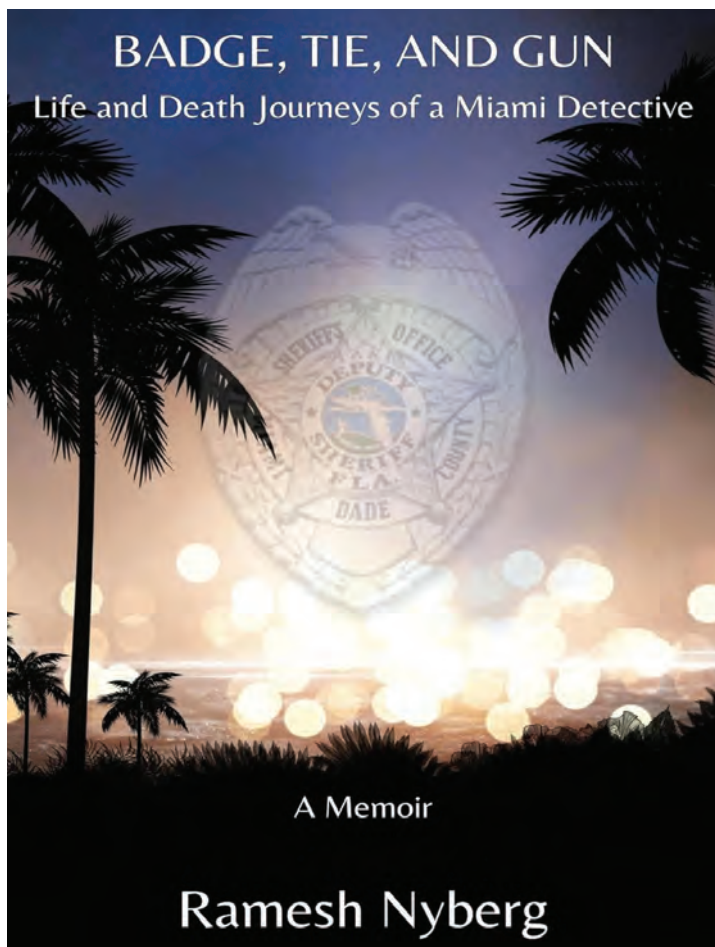
Can you give us a little taste of what's in the book?

There are connections that you make with the next of kin of a

homicide victim that happen kind of organically because we're the ones who go and knock on the door and tell them the bad news at 2 in the morning. And then after that, they're calling you asking, "What's happening with our case? Do you have any suspects? Are we going to ever see this thing resolved?" Then, you make an arrest and you're holding their hand through the trial, too. And it kind of never ends. I still have family members of murder victims who contact me to this day. And that's something that's not readily seen, I think, in the mainstream of entertainment, even in novels and things like that. So I tried to talk about what that was like, the emotions involved in that and the friendships that are made with some of those people. And I guess the things that happened behind the scenes.

How do you look back on the job and the life of being a homicide detective?

I look back on it with a lot of pride and a lot of gratitude, really, for the people I worked with. I was very, very lucky in the sense that I got into police work at a time when crime was just suddenly peaking here, and everything was changing in South Florida. The cocaine was coming in from the Colombian cartels, and everything was happening. So it couldn't be a better time to be a cop and have that kind of experience. Yeah, it was busy. It was stressful. It was, at times, dangerous. But it was also unforgettable. Not many police officers get to work in that kind of environment during that era, do that kind of work and have the opportunity to work with fantastic detectives and prosecutors. Even defense attorneys we went up against in trial who cross-examined me were some of the best you'll find anywhere. I feel privileged that it taught me a lot and enriched me as a professional.



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Members Only Section

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

Taking on Water

When the calls come in for water rescues, Key West officers know how to go above and beyond the call



Key West police officers understand that the call of duty involves patrolling the vast stretch of ocean territory. But this department's prowess continues to increase with its ability to respond when a crisis strikes in the water.

Key West police have had two incidents of potential drownings in the last six months, both of which could have ended in tragedy had they not been close by. And they are part of the continued response that has earned recognition for several department officers.

On Aug. 28, Chief Sean Brandenburg honored Officers Cameron Ua, Corey Vanderhoof and Elam Thornbrugh with a Lifesaving Award for an incident that occurred earlier this year.

On April 28, a 911 caller reported seeing a car in the water at Simonton Beach. Officer Ua happened to be one of the responding officers, along with Officers Thornbrugh and Vanderhoof.

Ua, a retired Special Forces Trained Rescue Diver, immediately stripped off his gear and attempted to get the passenger window open. Once the officers did get the window open, the car began to take on water, so they had to act quickly.

He was able to get the driver's head and shoulders out of the passenger seat under water, but he had to come back up for air. After Ua went back down, Thornbrugh was down there as well and helped Ua pull the victim out safely to shore.

Chief Brandenburg recalls that incident and hearing the driver was resigned to the fact that he wasn't going to make it out of the water alive, until his officers came.

"I don't know if there are words good enough to say just how awesome that is, the series of events that came together to save that guy's life," the chief commented.

What took place that day is awesome, and probably a once-in-a-lifetime rescue for most. Until a similar event took place on June 22, when Officer Mike Beerbower saved a 76-year-old woman holding onto a rope in the water.

The woman, who was Haitian and only spoke Creole, was brought to safety on a boat. Beerbower and other officers had to go into the water and help her find her footing so she could be rescued.

"Just immediately, they knew what was happening. They stripped off their gear and into the water they went, no hesitation whatsoever," Brandenburg explained.

Both of these incidents are pretty remarkable on their own, but two in a matter of six months tells you that this department is special.

"The quick thinking and the immediate reaction, I don't know if someone on the mainland would realize how much trouble these people were in and that they had to get that gear off and get into the water," Brandenburg praised.

Water is a part of this group's everyday life, but it's not every day you find heroes like them. Brandenburg summed it up perfectly when talking about his group of officers.

"They take it to the next level and they work it as a team," Brandenburg added. "There is so much that they are doing right, but then when something goes wrong, they don't hesitate."

South Florida PBA members remember those lost on 9/11

Law enforcement officers know that 9/11 has been called the worst terrorist attack on our country. And they continue to remember 23 years later that pain is still present on that day.

Throughout Miami-Dade and Monroe counties, PBA members participated in ceremonies to honor first responders lost on 9/11, including:



Miami-Dade Corrections & Rehabilitation

Miami-Dade Corrections & Rehabilitation celebrated 9/11, now being referred to as “Patriot Day” at a unique location. MDCR officers and staff held the ceremony at Mission BBQ, which is known for its support of the first responder community and military veterans.



Key Biscayne

Key Biscayne Police and Fire gathered for their annual 9/11 remembrance ceremony standing side by side.



Pinecrest

Everyone was involved in Pinecrest’s Patriot Day, including Pinecrest Police, Miami-Dade Police, City of Miami Police and Hialeah Police. The day’s events included a ceremony, commemorative Mass and a Tunnel to Towers run at the Saint Louis Covenant School.



Key West

The City of Key West hosted a gathering open to the public, attended by Key West Police and other local first responders.



MDPD Northside officers show their care for students

A back-to-school experience like this shows how Miami-Dade PD officers truly embrace students.

On Aug. 30, the MDPD Northside District partnered with the Embrace Girls Foundation to deliver care backpacks to the local homeless community. Assembled by the foundation, the clear-plastic backpacks were filled with school supplies, Lunchables, cereal, other snacks and even some personal hygiene products.

Northside officers delivered the backpacks with care and love, as noted with the hashtag #MDPDconnecting.



More award-winning work from MCSO members

Recognizing and awarding outstanding work in the Monroe County Sheriff's Office is more than an annual event.

On Aug. 10, MCSO continued its quarterly member awards by awarding those recognized for their exemplary and outstanding service to the agency and to the citizens of Monroe County during the second quarter of 2024.

Pictured here from left are Deputy of the Quarter Ty Torres, Reserve Deputy of the Quarter Jim Painter, Support Member of the Quarter Robin Jenkins and Sheriff Rick Ramsay.

Mr. 305 hangs out with FIU officers

When it comes to South Florida, there is almost nobody who represents the 305 better than Pitbull. That's why Florida International University Athletics signed a 10-year agreement with Armando Christian Pérez, also known as Pitbull, to name their football stadium after him.

Mr. Worldwide has a busy schedule, but he took a moment to stop for a picture with FIU Police on Aug 6. Pictured here are Pitbull and FIU PD Major James Mez, representing the 305 in style.



Bal Harbour makes future brighter for local student

Bal Harbour Police Chief Raleigh Flowers stepped up to fill in as a "surrogate" dad at the Fathers MIA Inc. father/daughter dance and banquet when Jaleah McDonald needed an escort.

Jaleah is attending Howard University this fall after graduating from Miami Central High School. In April, she received a \$1,000 scholarship from Bal Harbour. And on Aug. 26, she was one of five recipients of the Bal Harbour Police Department Chiefs Mark Overton and Miguel De La Rosa \$6,000 Police Memorial Scholarship.





Key West K-9 officer honored for job well done

Key West Police gave out a special honor at the end of August, naming K-9 Unit Officer Thomas Anglin as Officer of the First Half of the Year for 2024. Pictured here are Key West Police Chief Sean Brandenburg and Anglin.

In his 19 years on the job, Anglin has worked with K-9 partners Ferro, Ben and now Jigsaw.



Florida Sheriffs present award to Key West business

A medal of honor in Florida came in the form of a Florida Sheriffs Association Distinguished Service Award.

On Aug. 26, Monroe County Sheriff Rick Ramsay presented this distinction to Alton Weekley of Fausto's Food Palace in Key West. Weekley was honored for his 50 years of donations and support to the FSA, the Monroe County Sheriff's Office and law enforcement.



Here's what's on TAP from MDPD

Call it the antithesis of "scared straight."

As the Community Affairs Bureau of the MDPD Turn Around Police (TAP) Academy began its eighth session on Sept. 7, the program showed the virtue of helping juvenile lawbreakers through intervention rather than incarceration.

The 11-week academy is part of Mayor Daniella Levine Cava's Peace and Prosperity Plan. The TAP program was initiated in 2005 in conjunction with the Miami-Dade Corrections & Rehabilitation Juvenile Services Department and the Miami-Dade County Public Schools Administrators/Division of Opportunities & Access.

TAP offers a structured curriculum designed to instill traditional values and encourage community service. Participants are mandated to attend by the courts at the earliest stages of the juvenile justice process, and the program offers a cadre of prevention techniques to discourage continued delinquency.

It provides a holistic approach to family, school and law enforcement intervention. Sworn officers act as teachers and mentors and routinely conduct home visits.



Bay Harbor Islands rewards Police Explorer

The Bay Harbor Islands Police Department is making sure one local student can pursue his dreams. At a city council meeting in August, Police Explorer Nicolaj Holm was awarded a \$1,500 scholarship from the department.

But that's not all. Commander Alan Castellanos matched the scholarship with a private donation, for a total of \$3,000. Bay Harbor Police is excited to see where Nicolaj's journey takes him.



MDPD awards officer for lifesaving response

Give a nod to MDPD field training for Nilson Herrera Pacheco from the Northside District for being honored as the Department officer of the month for July.

On May 9, while off duty and doing physical fitness at a local health club, Herrera Pacheco, then a trainee, was faced with a critical situation. A male was bleeding profusely from the arm after having been stabbed by another member during an altercation inside the gym.

Both exited the gym and one collapsed. Without hesitation, Herrera Pacheco went to his vehicle, retrieved a tourniquet, alerted an off-duty Broward County Sheriff's Office deputy, who was also in the parking lot, and obtained a pair of gloves from the deputy.

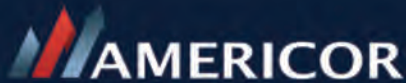
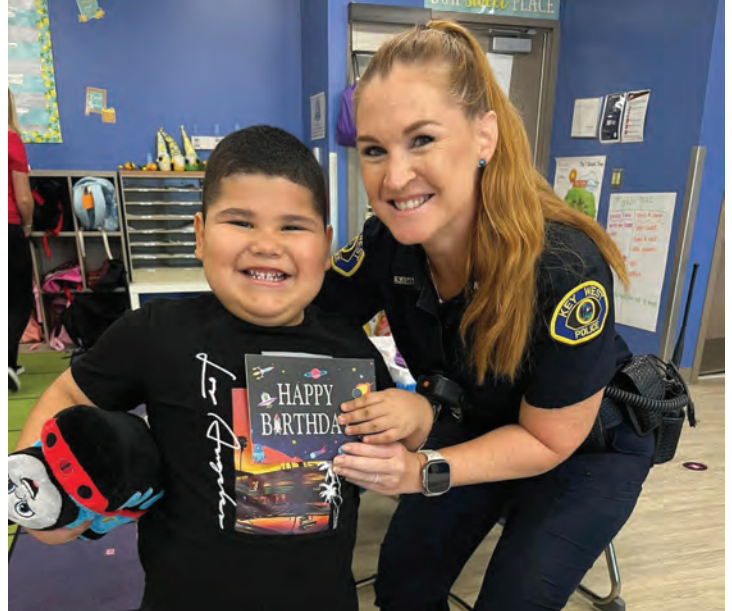
As Herrera Pacheco tried to apply the tourniquet, he realized that the wound was under the armpit, and he would not be able to stop the bleeding. He started to apply pressure to the area. Then a woman who identified herself as a nurse handed Herrera Pacheco a large gauze, and he packed the wound.

His decisive efforts enabled the victim to regain consciousness. Herrera Pacheco continued to render aid until he was relieved by Miami-Dade Fire Rescue personnel.

A birthday wish from Key West SRO

Birthdays are a huge deal for most children. On their special day, Key West School Resource Officer Christy Salter knows how to make students feel special.

In August, Salter gave a student in Monroe County Schools, pictured here, a card for the big day in his native language and made this birthday a very happy one.



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Doral Police kick off D.A.R.E. program

Doral knows how to take a D.A.R.E. to another level.

D.A.R.E. stands for the Drug Abuse Resistance Education program, and it teaches students about the dangers of drugs, alcohol and violent behavior.

On Sept. 13, Doral Police Officer Debbie Guzman kicked off the department's D.A.R.E. program at Divine Savior Academy.

MCSO helps those impacted by domestic abuse

October marks National Domestic Violence Awareness Month, but MCSO members are always on the job to make sure those affected by domestic abuse are taken care of.

On Aug. 23, the department's Bureau of Corrections Lieutenant Alvarez Rice and other members helped a domestic abuse shelter in Key West build bunk beds and assemble a playground for the children there.



With over 60 years of combined legal experience, the lawyers at **Sadow & Gorowitz, PA.** specialize in representing workers injured in both private and public employment.



Representing First Responders

WILLIAM A. JULIACHS, Esquire

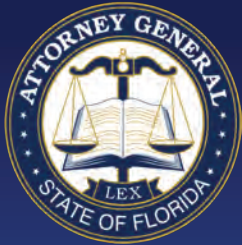
For William A. Juliachs, Esquire, representing first responders comes naturally as the proud son of a retired Miami-Dade County Correctional Officer and brother of a retired Miami-Dade County Police Officer. Handling both common work place injuries and far more complex presumption claims otherwise known as "Heart & Lung Bill" claims for over thirty years, Mr. Juliachs has the passion and knowledge to offer injured first responders the advice they need to navigate the confusing and often overwhelming consequences of work place injuries.



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The U.S. stock market: Does it really matter who gets elected?



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As the U.S. presidential election season heats up, investors and financial pundits often become consumed with predictions about how the election outcome will influence the stock market. Every four years, it becomes a dominant narrative that the fate of the economy hinges on which party secures the White House. Politicians from both sides often claim that their opponent's victory will spell disaster for Wall Street and Main Street alike. But does it really matter who gets elected when it comes to the stock market?

While it is natural for investors to be concerned about political shifts, the historical data reveal a more nuanced picture: over the long term, the

U.S. stock market has shown remarkable resilience and growth regardless of which party controls the presidency. This article explores the historical context, challenges assumptions about political influence on markets and makes the case that while elections bring short-term volatility, the long-term trajectory of the stock market is largely unaffected by who sits in the Oval Office.

Historical perspective: The market under different presidents

To understand the impact of presidential elections on the stock market, it is helpful to look at historical data. The U.S. stock market has survived and thrived under a wide range of political environments, from wartime economies to recessions and booms. Since the inception of the S&P 500 in 1957, the market has seen substantial growth, weathering periods of Republican and Democratic leadership alike.

One of the most comprehensive studies on this topic, conducted by the research firm CFRA, found that, on average, the stock market tends to perform better during Democratic presidencies. Since 1945, the average annual return under Democratic presidents has been 10.6 percent, compared to 4.8 percent under Republican presidents. However, this difference doesn't necessarily imply a cause-and-effect relationship. Market performance is influenced by many factors beyond the control of the president, including global economic conditions, interest rates and technological innovations.

Example 1: The Reagan era (1981-1989): The Reagan presidency is often cited by conservatives as an example of pro-business leadership that helped fuel a strong stock market. Indeed, during Reagan's two terms, the S&P 500 surged by nearly 120 percent. However, much of this growth can be attributed to external factors such as falling interest rates and technological advancements, rather than Reagan's policies alone. The end of high inflation and the Federal Reserve's efforts to stabilize the economy were also critical contributors to market growth during this period.

Example 2: The Clinton boom (1993-2001): Similarly, under Democratic President Bill Clinton, the stock market experienced a remarkable rally, growing by more than 200 percent during his presidency. Clinton benefited from the tech boom of the 1990s, which saw companies like Microsoft, Intel and Amazon transforming the economy. Once again, this surge was driven more by technological innovation than by any specific political policies. It's worth noting that many market observers worried about Clinton's initial election in 1992, with concerns that his policies would harm the economy. Those concerns, as we now know, were unfounded.

Example 3: The Trump rally (2017-2021): Donald Trump's presidency saw significant stock market gains as well, with the S&P 500 rising more than 70 percent from 2017 to early 2021. Trump's tax cuts and deregulation efforts were seen as pro-business, and many believed that these policies were responsible for market gains. However, once again, external factors like low interest rates and the strong pre-pandemic global economy played a substantial role in fueling the rally.

Short-term volatility vs. long-term growth

While historical data show that the stock market has grown regardless of which party is in power, presidential elections can cause short-term volatility. Uncertainty about new policies, tax regimes or regulatory changes can lead to market jitters in the months leading up to and immediately after an election. Investors may react emotionally to the prospect of new leadership, causing sudden swings in stock prices.

For example, the 2000 election between George W. Bush and Al Gore led to market uncertainty, exacerbated by the contested results that took weeks to resolve. The S&P 500 dropped by more than 8 percent in the aftermath of the election as investors grappled with the possibility of political instability. However, the market eventually stabilized, and the election's long-term impact on stocks was minimal.

Similarly, the 2016 election between Donald Trump and Hillary Clinton caused significant volatility. On election night, Dow Jones futures plummeted by nearly 900 points as it became clear that Trump was going to win, defying most pre-election polls. However, within days, the market rebounded, and the S&P 500 went on to post strong gains during Trump's presidency.

This pattern of short-term volatility followed by long-term recovery suggests that investors' initial reactions to political outcomes are often overblown. Over time, the stock market tends to adapt to new political realities, and the broader economic trends take precedence over who occupies the White House.

The true drivers of market performance

So if presidential elections aren't the main drivers of stock market performance, what are? The reality is that a wide range of economic factors — many of which are beyond the control of any president — are much more influential in shaping the direction of the stock market. These include:

Monetary policy: The Federal Reserve's interest rate decisions have a far greater impact on stock market performance than any presidential policy. When the Fed cuts rates, it often boosts stock prices by making borrowing cheaper and encouraging investment. Conversely, rising interest rates tend to put downward pressure on stocks by increasing borrowing costs and reducing corporate profits.

Global economic conditions: The U.S. stock market is heavily influenced by global economic trends. Economic growth or stagnation in major trading partners like China, the European Union, and Japan can have a profound impact on American companies' earnings and stock prices.

Corporate earnings: Ultimately, stock prices are driven by the profitability of the underlying companies. Strong earnings growth, driven by innovation, efficient operations, and global expansion, is what fuels long-term stock market growth—not political leadership.

Technological innovation: As we saw during the Clinton presidency, periods of technological advancement can propel

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Pension plan election decisions should maximize lifetime income for both life expectancy scenarios



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The Florida Retirement System (FRS) provides two retirement plan alternatives to the employees covered under the state pension plan. The defined benefit plan is called the FRS Pension Plan, and the defined contribution plan is called the FRS Investment Plan. For retired employees in the FRS Pension Plan, benefits are paid monthly with the amount based upon average income/years of service formula and the survivorship/beneficiary election that is made.

For single, unmarried participants, the benefits are paid over the participant's single life with a limited benefit paid to children under age 25 or a lifetime benefit for non-spouse individual, "legally dependent" upon the FRS participant. For married

participants, there are four options available to plan participants which provide guaranteed lifetime income for single life, life period certain, joint life and joint life with a reduced benefit for the surviving spouse. In order to maximize the defined benefit pension election for a joint life scenario, participants must consider both life expectancy outcomes.

Pension maximization strategy

In some instances, FRS pension plan participants can maximize the lifetime income for married couples through a single life income payout option coupled with the purchase of a life insurance policy to insure the FRS participant's life with the survivor spouse as the beneficiary. This "pension maximization" strategy must meet certain criteria for the decision to be suitable. First, the premium paid for the life insurance policy will be the difference between the pension incomes paid for a single life (option 1) and 100 percent survivor (option 3) income options (the greater the age gap, the greater the reduction in the survivor income amount). Second, the difference in the pension income is used to purchase a "no-lapse guaranteed life insurance policy" payable for life (at least age 90). Finally, the amount of coverage should be sufficient to replace the taxable pension income with a tax-free life insurance death benefit. The insurer must be financially sound, and insured must be healthy enough to meet insurance company underwriting standards.

Two life expectancy retirement scenarios

In the first scenario, the FRS pension plan participant survives their spouse. This will result in higher lifetime income for FRS

participants than had a survivorship option (option 3) been chosen. The FRS participant would own a life insurance policy with cash value to surrender, maintain or perhaps reduce the face amount to provide a family benefit.

In the second scenario, the FRS pension plan participant is first-to-die. The survivor spouse replaces the FRS pension income benefit with life insurance proceeds that are tax free. The total taxes paid over the survivor's lifetime might be less due to the receipt of the tax-free lump sum death benefit. The survivor can designate a beneficiary for any unused balance at their death which would not be available had a 100 percent survivor (option 3) income option been elected.

Pension maximization strategy summary

To summarize, Scenario 1 is a clear win for the pension maximization strategy. The FRS participant avoids receiving a lesser amount of lifetime pension income and owns a life insurance policy, which is an asset that can be sold or used for family members. What about Scenario 2? The surviving spouse will receive a tax-free death benefit, which will provide greater tax-free income. Additionally, the greater the difference in the married couple's ages, the greater the life insurance coverage purchased.

Pension maximization strategies can result in significant benefits to families who rely upon FRS Pension Plan benefits for their financial well-being. True North Financial Advisors provides personalized financial planning and investment management services to FRS Pension Plan participants located throughout South Florida.

Stephen Ostrofsky is a certified financial planner for True North Financial Advisors, which has provided retirement planning and investment advisory services to current and former FRS pension participants for more than a decade. For help protecting your retirement nest egg and generating the income you need in retirement, contact the investment professionals at True North Financial Advisors by calling 855-FRS-PLAN to Set Your Own Course. This article should not be considered suitable investment advice without the assistance of a financial advisor. Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker-dealer member FINRA/SIPC. Advisory services through Cambridge Investment Research Advisors, Inc., a Registered Investment Adviser. Cambridge and True North Financial Advisors, Inc. are not affiliated.

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stock market growth. Breakthroughs in industries such as biotechnology, artificial intelligence, and clean energy are likely to be key drivers of future market performance, regardless of who is in power.

The bottom line: It matters less than you think

While presidential elections can cause short-term market volatility, historical data shows that the stock market's long-term performance is relatively immune to political changes. Both Republican and Democratic presidents have presided over periods of significant stock market growth, and many of the factors that drive market performance — such as monetary policy, global economic conditions, and technological innovation — are outside the control of any administration.

Politicians may want voters to believe that the stock market's fortunes rise and fall based on who is in the White House, but the reality is more complex. For long-term investors, staying fo-

cused on fundamental economic trends and corporate earnings, rather than political rhetoric, is the key to navigating the markets successfully. In the end, it matters less than you might think who gets elected when it comes to the performance of the U.S. stock market.

Nicolás Valdés-Fauli is the founder and CEO of Thin Blue Line Financial (www.tblfinancial.com). Call 305-798-1842 or email nuf@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. This material has been prepared for informational purposes only and is not intended to provide, and should not be relied upon, for tax, legal or accounting advice, nor is it intended to be a solicitation for business. Investment advisory services offered through Main Street Financial Solutions LLC.



John Kazanjian
President
Palm Beach & FL PBA

“Injured Response Pharmacy takes care of our PBA members.”

At the PBA, taking care of our members is our highest priority! As first responders, we are often more concerned with taking care of others than we are with ourselves. I, personally, had a health scare that required surgery, and luckily, I'm doing well. The best part is that it was fully covered by workers' comp with benefits provided under the Heart and Lung Bill. Navigating a workers' comp claim can be difficult, which is why I want to introduce you to Injured Response Pharmacy (IRP). They can help you navigate any workers comp claim such as a physical injury, Heart and Lung, PTSD, or Cancer, and deliver your meds directly to your home or office, and it's all free. I use their service and never have to worry about getting my meds on time. Also, everyone has direct access to Alberto Gil, the CEO of IRP and a long-time supporter of the PBA across the state. You'll never receive a bill from Injured Response Pharmacy. Don't use your health insurance for something that should be covered for you 100% for the rest of your life! If you have high blood pressure, heart disease, or an existing claim that you are receiving medications for, contact IRP today.



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Thank-You Notes TO THE PBA

Daniella
Levine Cava
MIAMI-DADE COUNTY MAYOR

Dear Steadman
I cannot thank you and the
PBA enough for your extraordinary
trust and generous support.
I deeply regret I was out of
country for your big event. Next
year I'll be there with bells on!
onward to victory!
♡ Daniella

Thank you for your
Support of my campaign

-Sam Stark

TOM
FABRICIO
FOR STATE REPRESENTATIVE

Steadman,
Thank you and the
Men and Women of PBA
for supporting my campaign!
-Tom

TomFabricio.com

Fold by Tom Fabricio, Republican, for State Representative



REPRESENTATIVE

JENNIFER CANADY

8/1/24

Dear Dade PBA,
Thanks very much for
your support! I'm
grateful for it.

Jennifer

863-712-3235 • jennifer@jennifercanady.com

Thank-You Notes TO THE PBA

Dear Steadman,
 Thank you, and thank you
 to the PBA, for the contributions
 and for the endorsement!
 Wow, I'm so honored! You
 and the PBA make us all
 proud, and the keys are so
 grateful for your service.
 See you soon! Holly

Thank you neighbors for your incredible support! While we've made great strides, the job is not done yet. My campaign for commissioner of District VI of the city of Key West will continue as we work towards a brighter future for Key West, one with balance and unity. Your continued support is invaluable as we strive to make a positive impact in our community. Your support and especially giving me your vote are very much appreciated from the bottom of my heart. Vote Aaron Castillo for District VI on November 5th. Thank you!

Aaron Castillo



July 29th, 2024

Steadman Stahl
 President
 South Florida Police Benevolent Association (PBA)
 10580 NW 25th St,
 Doral, FL 33172

Dear Mr. Stahl

I hope this letter finds you well. I am writing to extend my heartfelt gratitude for your support during our "Back to School Backpack Drive" event, which took place on July 25th, 2024, at the South Florida Police Benevolent Association facility.

Thank you for generously allowing us to host the event at your facility and for the invaluable support of the entire PBA team. Your assistance with the event's logistics was crucial to its success. I am especially grateful for your continuous support and dedication to our community.

Your help represents a significant act of generosity and solidarity with families in greatest need. Thanks to your support, many children will start the school year prepared and with renewed confidence.

As Councilman for the City of Doral, I firmly believe that education is one of the best investments we can make. It is a powerful tool for achieving professional success and fostering positive change within our city.

It has been a true honor to have the South Florida PBA's collaboration on this meaningful event. Please feel free to reach out to my office for any ideas, inquiries, or concerns you may have.

Thank you once again for your support and dedication.

Sincerely,

Rafael Pineyro
 Rafael Pineyro
 Councilman, City of Doral

To everyone at PBA, thank you so much!
 Your decision to nominate me as a
 recipient of the 2024 Jorge Durand
 PBA Scholarship award will help fund my
 education and push me further in
 school. This generous support not only alleviates
 the financial burdens of college but also
 provides motivation in my academic
 and personal endeavors. I am deeply
 honored to be recognized, and
 am eager to contribute to my
 community as you contributed to me.

Knowing people nice as you
 gives life a brighter touch,
 And as to each and all of you—
 thanks very, very much!

Thank you one again for your support!

Best Wishes,
 Devin Brizuela





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