



# THE BROWARD CENTURION

THE OFFICIAL PUBLICATION OF THE BROWARD COUNTY POLICE BENEVOLENT ASSOCIATION

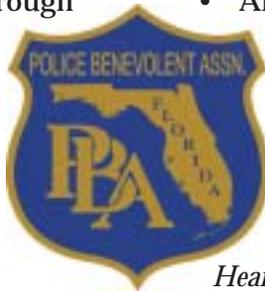
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Volume 7 Issue 5

May 2005

## Benefit Changes Through Florida PBA's Heart Fund

Due to proposed premium increases by the provider, salary replacement insurance will no longer be provided through the Florida PBA. In lieu of this insurance, new disability/death benefits have been added to the Florida PBA Heart Fund. These benefits took effect on April 1 of this year:



- Disability benefits for officers permanently and totally disabled due to a catastrophic injury while in the actual performance of their duties: \$10,000

- Death benefits for officers killed in the actual performance of their duties: \$20,000 lump-sum payment
- All benefits are payable to the officer, their spouse or dependent children

Benefit amounts will be reviewed periodically as the fund grows. This change *does not* affect the \$2500 death benefit you receive through the Broward County PBA.

If you would like to make a contribution to the Florida PBA Heart Fund, you may send your donation to: *Florida PBA Heart Fund, 300 East Brevard Street, Tallahassee, FL 32301*. If you'd like more information, please call the Florida PBA at 800-733-3722.

## PBA Gets Deputy's Discipline Reduced

PBA Attorney Tony Alfero got a deputy's suspension reduced to a written reprimand through arbitration in connection with an incident that occurred in Weston.

The deputy had originally been given a 10-day suspension after responding to a fight between two people at a local hotel. One of the subjects involved in the fight turned out to be an off-duty Palm Beach County Deputy. The complaint against the BSO deputy alleged that he showed favoritism for the PBSO deputy when he arrested the other person involved, failed to accurately complete his report, failed to properly evaluate the conflicting statements of the witnesses, lied on the report and during his statement to professional compliance, and left the district to make a questionable misdemeanor arrest without permission.

The arbitrator only sustained charges for failure to file a complete report and for improper radio procedure, for which he received a written reprimand.

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## THE BROWARD CENTURION

The Official Publication of the  
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(A Charter of the Florida PBA)  
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*The Broward Centurion* is published by the Broward County Police Benevolent Association for the sole benefit of its members. *The Broward Centurion* is dedicated to the advancement of the law enforcement profession through better and stronger community relations. The opinions expressed in the publication of *The Broward Centurion* are not necessarily those of the Broward County PBA, its Executive Board or the Board of Directors.

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- Submissions should be sent to:  
  
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Fort Lauderdale, Florida 33312
- Letters or articles must be accompanied by the writer's true name and address.
- All articles submitted for publication must be accompanied by a statement giving permission to publish.
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## President's Message

In the fourth week of the legislative session, the PBA was summoned to Representative Adam Hanson's office to meet with other union leaders to discuss the PBA's bill regarding CJST.

Presently there are five rank and file positions on the CJST out of a total of 19. They are appointed by the Governor, who receives names from around the state. The problem has been that chiefs and sheriffs send in the names of who they think should judge rank and file officers who come in front of this board.

The PBA bill would give the PBA three positions and the FOP two positions, with six names submitted to the Governor for his appointment.

The meeting was held and the sheriffs showed up, along with IUPA, the FOP and the PBA. IUPA argued that they would not be able to submit names to the Governor, a pretty good argument, but then the sheriffs said they didn't want any change to how the Governor receives names. In other words, they wanted to keep meddling into the rank and file positions even though the sheriffs already have three positions on the CJST, with the names submitted by the sheriffs themselves; they feel this system is fair.

The FOP agreed with the sheriffs' position, stating that they were afraid that nonunion members would not have the opportunity to be on the commission if this bill passed. I could not believe what I was hearing. The FOP was concerned about nonunion members. I couldn't believe that the FOP was against a bill that would restrict the Governor to names being submitted by labor organizations rather than a chief's or sheriff's "pet." In the end, a compromise was reached, and all three labor organizations agreed on the final language, which was vehemently opposed by the sheriffs.

What the new language accomplishes is that a committee of six people, three from the PBA, two from the FOP and one from IUPA will have names submitted to them and that committee will select the names to be submitted to the Governor. By the time you receive this issue of the *Centurion*, I hope that this will be law.

Dick Brickman

## Order Your PBA License Tag

Available at the main county tag office.  
Ask for the "Support Law Enforcement" tag.

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| <b>Hollywood</b><br>Steven Bolger<br>Tony Fernandez<br>Keith Wadsworth<br>Wilbur Fernander                                     | <b>Alternates - BSO</b><br>Michael Catalano<br>Kelli Covet<br>Rich Engels<br>Armando Enrique<br>Julie Foster<br>Andrew McConnell<br>Thomas Perdue<br>Ralph Romb<br>Richard Hester<br>Santiago Vazquez |
| <b>Lighthouse Point</b><br>Mike Search<br>Jon Esposito                                                                         |                                                                                                                                                                                                       |

## Welcome New Members



### *New*

- Ricky S. Buoni - Hallandale Bch.  
Melodie Carpio-Johnson - Pembroke Pines  
Glen Genovese - BSO  
Joseph C. Gerwens - Plantation  
Robert D. Gibbons - BSO  
Sarah M. Grimm - Hollywood  
Anthony L. Monforte - BSO  
Pablo Perez - BSO  
Kim G. Potano - Miramar  
Andres Ramos - Miramar  
Bradley S. Sriro - Miramar  
Brian K. Tephford - BSO  
Kevin M. Venema - Pembroke Pines  
Debra A. Wallace - BSO

### *Retired*

- James D. Anderton - BSO  
Glenn Noble - BSO

### *Reinstated*

- John A. Brindle - BSO

### *Associate*

- David Berman

### *Agency Change*

- Robinkson Perez - Pembroke Pines

## PBA Office Staff

- Charter Secretary**  
Linda
- Receptionist/Membership**  
Lynn
- Secretary/Detail Coordinator**  
Kim
- Membership Secretary**  
Maxine
- Legal Assistant**  
Maryann
- Communications Director**  
Megan

# 2005 Florida Police & Fire Games



Lace up your athletic shoes and eat your Wheaties - it's time for the 2005 Florida Police and Fire Games! The event was created to promote stronger bonds among Florida law enforcement officers and fire personnel while enhancing positive attitudes toward physical fitness.



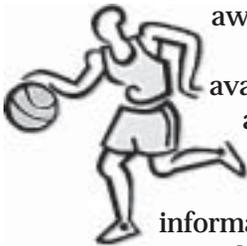
The games are sponsored by the Florida PBA and will be held in Jacksonville from June 19 - 25. Competition includes both team and individual events.



Participation is open to all full-time and retired sworn law enforcement; full-time and retired certified correctional officers; Reservist I from municipal, county, federal or state agencies; and paid, full-time professional firefighters.



Gold, silver and bronze medals will be awarded for 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> places. Departments will be given trophies for 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> places, and plaques will be awarded for 4<sup>th</sup> through 10<sup>th</sup> place.



Official applications are available at the Broward PBA offices at 2650 West State Road 84, Ft. Lauderdale.



For additional information, please visit [www.lawgames.org](http://www.lawgames.org). The deadline for entries is May 9.

This is your chance to prove that Broward County has the toughest cops in the state - get your application today!



## Team

- Basketball
- Basketball (3 on 3 women)
- Flag Football
- Iron-man Roller Hockey
- Soccer (indoor)
- Volleyball
- Softball
- Baseball

## Individual

- 3 Point Contest
- Arm Wrestling
- Bench Press
- Billiards
- Bowling
- Bull's-eye Pistol
- Combat Pistol
- Chess
- Trap
- Boxing
- Golf
- Half Marathon
- Horseshoes
- Karate & Kata
- Push/Pull Meet
- Dominoes
- Mounted Police
- Police Bicycling
- Wrestling
- Archery
- Skeet
- Sporting Clays
- Swimming
- Table Tennis
- 10-K Road Race
- Tennis
- Three-Gun Match
- Darts
- Track
- Cycling
- Toughest Cop Alive
- Field
- Shotgun
- Racquetball
- Practical Shooting
- Cross Country Run
- Triathlon
- Police Motorcycling

# EVENTS

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# It's PBA Scholarship Time

*Deadline for applications is May 31*



The Broward County PBA is accepting applications for its 2005 scholarships.

In order to qualify, applicants must be the son or daughter of a Broward County PBA member. The parent must have been a member for at least two years and currently be a member in good standing.

Applicants must also be, or plan to be, a full- or part-time student at an accredited two- or four-year college or university.

Applications can be picked up in person at the PBA office, or contact us and we can mail or e-mail it to you.

The deadline for completed applications is May 31.

## Office Assistant Wanted

Extremely busy, general practitioner, Ft. Lauderdale law office has an opening for a part-time office assistant. Duties include reception, filing, general office tasks and assisting the attorneys and paralegal with case preparation. Hours are flexible. Applicants must be reliable, dependable, have excellent communication skills, be computer literate and learn quickly.

Previous office experience is helpful, but not essential. Please fax cover letter and resume to 954/791-2141 or mail to Michael Braverman, P.A., Attention: Dianne, 2650 West State Road 84, Suite 101A, Ft. Lauderdale, FL 33312. References are **mandatory** due to confidential nature of the practice. Salary commensurate with education, experience and hours to be worked.

# Job Burnout

## What causes it and what can you do about it?

You're exhausted. You feel used up, useless. You snap at everyone around you. You could be experiencing burnout, a response to chronic job stress. Exhaustion – mental, physical and emotional – is one symptom, as are cynicism and depersonalization, and an abiding sense of failure.

There are six key areas that contribute to job burnout. Identifying them and learning ways to cope with them can go a long way to keeping you from burning out completely.

### 1. Demands

Crushing workloads, impossible deadlines, a conspicuous lack of resources – everyone deals with these from time to time, but if the problem is ongoing with no end in sight, the odds of burnout climb fast.

#### **Coping strategy:**

Try talking to your boss about the amount and timing of your workload. Explain that your goal is to become more productive, not less. Remember to be diplomatic.

### 2. Control

You know you'll be held responsible for the results you produce, but you have no say in how the job is accomplished.

#### **Coping strategy:**

Remember that less is more. Lessen your expectations, and you'll have more serenity. Adjust your attitude and plan to meet with your supervisor regularly to update him/her on your progress.

### 3. Reward

Recognition and positive feedback play a more critical role than money in job satisfaction.

#### **Coping strategy:**

Try asking for more feedback on your work, indicating that you want to use this information to perform even better. Don't forget to ask about where you performed well.



## Health & Fitness

### 4. Community

Destructive competition, unresolved conflicts and a lack of support among coworkers can ramp stress levels way up.

**Coping strategy:** You might consider a transfer if you're making an honest effort to be a team player but no one else is. Burnout frequently occurs in clusters of employees, which is usually a sign of a toxic supervisor. The best solution if that's the case is to transfer.

### 5. Fairness

When employees perceive that there is no way to make things fair, when they have the sense that the rules have been rigged for another's benefit, it can generate a tremendous amount of resentment and hostility.

**Coping strategy:** You need to acknowledge that life is frequently unfair, but if you keep doing your best, you will be rewarded eventually. Don't let inequity hamper your performance.

### 6. Values

Work demands do not always harmonize with our sense of right and wrong. The conflict between moral values and remaining employed can cause job burnout.

**Coping strategy:** First you need to determine if you're being too idealistic. If so, it's time to get real. If not, take your concerns to your boss and then cover your butt.

If you've tried these strategies and still find that you can't adapt to your situation, it may be better to cut your losses and move on. Just try to line up a new job before you bail out, unless you feel you can't afford to wait; recovering from total burnout can take up to year. *Source: MSN Health*



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# Supreme Court Rules On Police Age Bias Suit

*Workers need not prove that discrimination was intentional*

In March, the United States Supreme Court ruled that workers who sue their employers for age discrimination do not have to prove that the discrimination was intentional.

The 5-to-3 decision states that employees can win simply by showing that the policy discriminates against older workers, regardless of the employer's motivation. Employers can defend themselves by proving that a

challenged policy was based on "reasonable factors other than age."

The case at hand, *Smith v. City of Jackson*, involved a lawsuit brought by a group of older police officers in Jackson, Miss., who challenged the city's decision to give proportionately more generous raises to officers with less than five years on the force, most of whom were younger. The Court found that the city's rationale for the

differential raises-becoming more competitive with other regional departments in recruiting and retaining officers-was reasonable.

*Source: Associated Press, New York Times*

## Heart Bill Expanded Presumption Retroactive

A Florida court ruled that the revised version of the Heart Bill (Section 112.18[1], Florida Statutes), effective July 1, 2002, which substituted the word "state" with "any" in reference to law enforcement officers and added correctional officers, should apply retroactively without regard to the date of accident or injury.

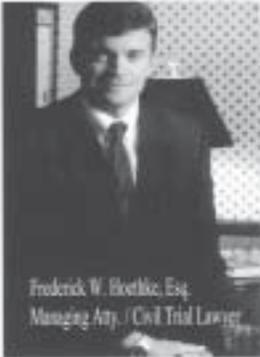
The case, *Seminole County Sheriff's Office v. Johnson*, involved a deputy who suffered a stroke caused by high blood pressure. On his original Workers' Compensation claim, a judge ruled that he was not entitled to the presumption under the old statute and that the new one didn't apply to him.

On appeal, that decision was overturned. The court ruled that the amendment was a procedural enactment and the officer's right to receive or not receive those benefits remained unchanged since his stroke.

*Source: Cypen and Cypen*

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# Political & Legislative Affairs

**D**ear Members,

As you can imagine, the PBA has been working hard in Tallahassee to push our legislative agenda. At this point, we are focusing on getting our bills out of their assigned committees. Once all assigned committees have passed our bills, the full House and Senate can vote on them. I am happy to report that most of our bills have been progressing well. Listed below is brief synopsis of the progress of bills particularly important to us.

### ***S.B. 738 (Senator Fasano) – C.J.S.T.C. Legislation***

This is our legislation, which gives rank-and-file officers better representation on the Criminal Justice Standards and Training Commission. It is one of the most important pieces of legislation we are working on and has now passed all of its assigned committees. We are now awaiting a vote by the full House and Senate.

### ***S.B. 656 (Senator Haridopolos) – Deputy James Weaver Act***

This is another PBA bill, which puts a time limit of 180 days on the length of internal affairs investigations. Also, it increases the death benefit for officers working traffic accidents and/or enforcing traffic laws. This too has passed all of its assigned committees and now awaits a vote by the full House and Senate.

### ***H.B. 339 (Representative Davis) – FRS Service Upgrade for Academy Time***

This PBA bill will allow officers who were in the academy from 1978-1984 to purchase their prior academy time, which was not credited as special risk, so that they may upgrade that time and retire that much sooner. This bill has not yet made its way through all of its committees.

### ***H.B. 231 (Representative Sansom) – FRS Health Insurance***

This PBA bill will increase the FRS medical stipend from \$5.00 to \$7.00 for each year of service. This bill still has committees pending.

### ***S.B. 1744 (Senator Alexander) – Workers' Compensation/First Responders***

This legislation would restore many of the cuts made to workers' compensation in recent years. This bill has more committee stops.

*For those of you interested in the legislation reducing the average final compensation in FRS and increasing the DROP from 5 to 8 years I am sorry to report that things do not look good. Both bills were referred to numerous committees and it does not appear that they will emerge prior to the conclusion of committee hearings.*

*Your entire executive board is scheduled to be in Tallahassee during the last week of session (May 2-6). We will continue to vigorously pursue our legislation and advise you of the results.*

*In Solidarity,*

*Neil Vaughan  
Vice President*

# A Letter

Coconut Creek Sergeant and PBA representative Tim Bradshaw is currently deployed with the Army in Iraq. He sent us the following letter and pictures, updating us on what's going on over there.

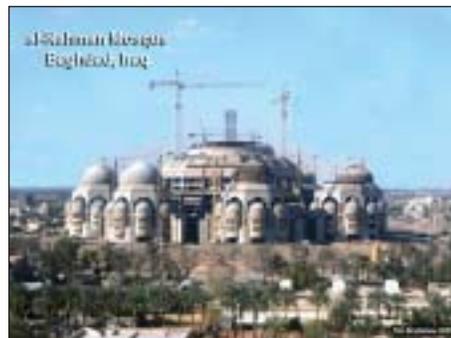
Hello Broward PBA,

Well, needless to say I will not be able to attend the April 12th Board of Directors meeting as I am still vacationing in sunny Iraq. I need to check with Barbara to see if I might have a lawsuit against the travel agency that set this whole thing up. They failed to tell me that there is a war going on here, and that my much-needed beauty sleep would be

aside it's hard to believe that I have been in country for over two months. All-in-all things are going very well. I am



putting in long days that will soon get even longer. As you know I cannot discuss what our mission is. I can however tell you that it is very tough at



times, but always very rewarding. Anyone that thinks we should not have invaded Iraq and stopped this madman should spend one day doing what I do everyday; that would surely change their mind. Our mission has begun to creep into the news, and it will hit in a big way when the case against Saddam gets rolling.



(Check out: ABCNEWS.Com World news tonight – person of the week, March 2005 – Greg Kehoe) He was a federal prosecutor in South Florida – many of you



interrupted by mortar fire. Yes, Baghdad is a booming town that is full of excitement, but so is Vegas – why didn't they suggest Vegas?

All kidding



you might know him.

The Army's 82<sup>nd</sup> Airborne recently visited our work site. As they toured I could see that several, if not all, of them were really moved. At the end of the tour the Sergeant said to his troops, "Now we know

# From Iraq

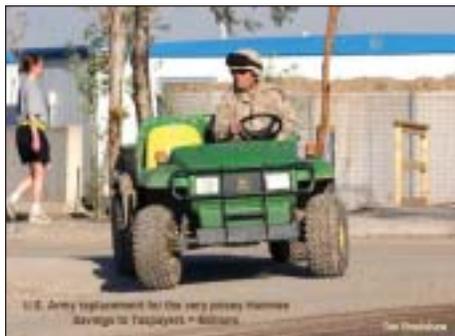
why we're here." That seems to be the response that we get from anyone that visits our site, from soldiers to generals. It makes me proud to be a part of this mission.

The home camp is pretty nice. There are several of



Saddam's palaces here. Many have been bombed out while others are as he left them. The good ones are being used as coalition force headquarters, offices, sleeping quarters, and very nice recreation and weight rooms.

Is it safe? Prior to the elections things were a bit hot around here. We still have the occasional mortar come in, and we can hear



large car bombs off in the distance. But all in all it has

been pretty quiet. We have incoming machine gun fire several nights a week. I love the sound of our 50 cal's when they return fire and do their thing. We once had a couple of mortars come in on us from a large farm field. Within minutes two Apache helicopters let it rip. That was a beautiful sound as well – those poor bastards. Saturday was a sad day for me. I was present when two brave soldiers lost their lives to a car bomb – it rocked the camp. I'll send you what I wrote about that tragic day.

The food here is great. The troops cannot complain that they do not eat well. Wednesday nights are usually seafood – lobster, king crab, you name it – all you can



eat. I thought that I would loose some weight here; that is yet to be seen. I am deploying into the desert soon. I'm told that I will have no choice but to drop a few pounds out there – we'll see about that.

Well, that's about it from the front. I can't wait to get back and have some "Bangers & Mash" with the PBA gang.

Be safe.

Your comrade somewhere in Iraq, Tim...



I thought that I would loose some weight here; that is yet to be seen. I am deploying into the desert



# MONEY MATTERS\$

## Myths About Your Credit Score

**T**here are some commonly held beliefs about what will and will not affect your credit score. Some of these beliefs are pure myth, but are believed and advocated by mortgage lenders. To avoid the pitfalls of following misinformation, here's the truth about some common misconceptions:

### **MYTH: Closing accounts can help your credit score.**

#### **FALSE**

Closing accounts will never help your score and may actually hurt it. Having too many open accounts can hurt your score, but once those accounts have been opened, the damage is done. Your credit score looks at the difference between your available credit and what you're using. If you shut down accounts, your total available credit shrinks and balances eat up a larger portion of your credit, hurting your score. Also, closing older accounts can make your credit history look younger than it is, which can also hurt your score.

### **MYTH: Checking your FICO score can hurt your credit.**

#### **FALSE**

Applying for new credit can hurt your score, but ordering a copy of your own credit report or score doesn't count.

### **MYTH: Credit counseling will hurt your score as much as bankruptcy.**

#### **FALSE**

The current credit score formula ignores any reference to credit counseling that may be in your file. Those lenders who look unfavorably on credit counseling generally treat it the same as if

you'd filed for Chapter 13 bankruptcy, which requires repayment and is looked at more favorably than Chapter 7.

Steer clear of credit counseling if you're not already behind on your debts and you plan on getting a mortgage soon.

### **MYTH: Your FICO isn't the only score you need to check.**

#### **FALSE**

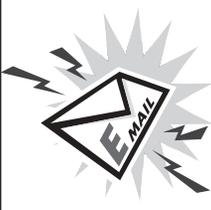
All three credit bureaus use the same formula, but they give the score a different name. Since all bureaus don't all share the same data, you might have three different scores, so it makes sense to pull reports from all three before you apply for a big loan to fix any errors; many mortgage lenders take the middle score from the three bureaus to make their decisions.

*Source: MSN Money*

## What Is A FICO Score?

FICO stands for "Fair, Isaac and Company," where the scoring system originated. They specialize in computer programs that predict how an individual will perform in the future, based on past behavior.

A FICO score is a computer generated "grade" that predicts a lender's risk if he does business with you, based on your past credit behavior.



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# What's Up?

## Births

*It's a baby boom!*

Pembroke Pines officer **Andrew Brooks** and his wife, **Caroline**, celebrated the arrival of **Dillon Joseph** on March 24. Dillon weighed in at 7 lbs., 9 oz. and was 19 ½ inches long. Mom, dad and baby are all doing well.



BSO detective **Joe Kessling** and his wife, **Lisa**, welcomed their second daughter, **Amy Nicole**, on March 10. Amy weighed in at 6 lbs., 15 oz. and was 19 inches long. Big sister **Kellie** is thrilled with her new little sister!

Lighthouse Point officer **Mike Search** and his wife, **Kellie**, welcomed **Michael Dylan** into the world on March 21. Michael weighed in at 5 lbs., 5 oz.

BSO deputy **Tim Irvin** and his wife, **Ruthie**, celebrated the birth of their first child, **Genesis Timia**, on April 7. Genesis weighed in at 6 lbs., 10 oz. and was 20 ¼ inches. Mom, Dad and Aunt **Sgt. Yolanda Williams** are all thrilled and proud.

Sunrise officer **Anthony Rosa** and his wife, **Jessica**, welcomed their daughter, **Anna**, on March 7. Anna weighed in at 5 lbs., 11 oz.

Pembroke Pines Captain **Dan Rakofsky** and his wife, **Rachael**, welcomed their daughter, **Laney Rose**, the to the world on March 26. Mom, Dad and baby are all doing well.

Congratulations!

## Broward County Members Wanted

The South Florida Shomrim Society, a charitable organization of Jewish public safety officers (police, firefighters, prosecutors) is looking to expand its existing membership in Broward County.

Among the 200 members in the Dade, Broward and Palm Beach area, there are currently several members from departments throughout Broward.

For more information, please contact Court

16 Deputy Paul Weiss at 954/497-0400.

## News From Our Members

## Hollywood Officers Honored

Congratulations to Officers **Jon Cooke** and **Angel Delarosa** from Hollywood. Both were presented, for the second year in a row, with the MADD Florida 100+ DUI Award for their outstanding efforts in DUI enforcement. Both officers took part in a press conference regarding tougher penalties for DUI held by MADD and State Legislators on the steps of the Capitol Building.



Keep up the good work!

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### Free To Good Home

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# Law Enforcement News

## Items of Interest From Around The U.S.

**Ft. Lauderdale** – Veteran officer William Lillian agreed to serve a 16-day unpaid suspension for lack of judgment after taking a doctor, who he stopped for speeding on his way to deliver a baby, to the hospital in handcuffs.

The doctor was going 10 miles an hour over the limit when officer Lillian pulled him over. When the doctor explained his rush, Lillian didn't believe him and called the hospital to confirm the story, then took him to the hospital in handcuffs. After requesting the doctor's driver's license, he removed the handcuffs and allowed the doctor to get to work. The baby was delivered 15 minutes later.

The officer's attorney said his actions did not warrant a more severe punishment because the doctor didn't pull over immediately and show his ID.

Source: Associated Press

**Houston** – Houston patrolman Christopher Green is being investigated for downloading nude photos of a drunken-driving suspect from her cellular phone, then showing them around the courthouse. His partner has been reassigned after allegedly calling the suspect's home and asking her out.

The pair assisted with the arrest of the woman and discovered that her cell phone contained sexually explicit photos of herself. Green allegedly downloaded the pictures to his PDA. Two weeks after her arrest, the woman received a phone message from Officer Miller, inviting her out.

A sheriff's deputy working at the courthouse and an assistant district attorney have told investigators that Officer Green actually showed them the pictures.

Source: Associated Press

**Los Angeles** – Members of LAPD's K-9 explosive detection unit left a bag containing explosive powder unattended after a training exercise at LAX. A bomb-sniffing dog failed to detect the explosives, then an airport police officer opened the bag in the presence of passengers, causing officials to clear the area.

The bag, which contained six 6-inch PVC pipes filled with explosive powder was a bomb decoy accidentally left behind when the officers training moved to another part of the airport.

The bag sat in the terminal for about an hour before an airport K-9 officer and his dog arrived to inspect the bag. The dog hesitated, but did not sit down next to the bag to signal the presence of explosives. Because the dog failed to detect the powder, airport police opened the bag, and, discovering what was inside, evacuated everyone within 300 feet of the area.

An hour after the incident, LAPD detectives determined that the bag had been used earlier by their department as part of a K-9 explosives detection unit training exercise.

Source: Los Angeles Times

**Orlando** – The undercover DEA agent who shot himself in the foot while giving a gun safety lecture has been suspended for a week without pay after a video of the incident appeared on the Internet.

The video shows the agent going through a safety routine and asking another agent to verify that the gun was unloaded. The Glock 40 was pointed downward when it misfired and the agent shot himself in the right foot.

The agent continued his lesson, warning kids about the danger of accidental shoots like the one they had just witnessed.

Source: wftv.com

**Wilmington, NC** - A Pender County 911 dispatcher who quit her job after her boss found out she was living with her boyfriend is challenging North Carolina's law against cohabitation.

Debora Hobbs was told to get married, move out or find another job when her boss found out about her living arrangements.

With the help of the ACLU, Hobbs has filed a lawsuit seeking to abolish a nearly 200-year-old law that prohibits unmarried, unrelated adults of the opposite sex from living together. Convicted offenders face a fine and up to 60 days in jail. It is rarely enforced.

Pender County Sheriff Carson Smith has stated that Hobbs' employment was a moral issue as well as a legal one. He says he tries to avoid hiring people who openly live together, but doesn't send out deputies to enforce the law.

Source: Associated Press



# Nine E-Mail Hoaxes

*Don't fall for these...*

**U**rban legends have always been around. Today, they are perpetuated on the Internet and through e-mail. Here are the top nine e-mail hoaxes that are currently floating through cyberspace.

## Neiman Marcus' Cookie Recipe

This one has been around for quite a while. Before the advent of e-mail, it was passed on via fax or hand to hand. The story goes like this: someone has lunch at Neiman Marcus and falls in love with the chocolate chip cookies. They ask for the recipe only later to find a charge for \$250 on their charge card for it.

Never happened. The recipe's good though, and Neiman Marcus has gotten so sick of the bad press they've posted it on their Web site. Check it out.

## Forward E-Mail For Money or Donations

Microsoft, Disney, The Gap or someone else is testing a beta for an e-mail tracker and will send you money if you forward this e-mail. Or your forwarded e-mail will earn money for charity.

There is no such thing as an e-mail tracker, period. Forward at will, but nothing's going to happen—except that you'll look like a fool.

## Nigerian Scam

You receive an e-mail from an exiled leader of a country you've never heard of, asking you to deposit money that he cannot access into your bank account, and he'll give you a share. All you have to do is provide your bank account number.

Don't do it. The only thing that is going to happen is that someone will clean out your account.

## Work At Home

This is an old one that has gotten new life on the

World Wide Web. Earn lots of money for little work with no experience! Work-at-home scams will ask you to purchase supplies and equipment from them to perform your job. And that's how they make their money. A real work-from-home job will require a resume, interviews and job skills—just like any other job.

## You Won! (A Contest You Didn't Even Enter!)

In order to collect your prize, you'll need pay taxes or fees. Or you win a "free" trip that requires you buy (expensive) airline tickets through their agency. Don't fall for it.

## Receive \$5,000 For Sending \$25

Just send \$5 to the five people on the list or to an address. In return, you'll get...well, you'll get nothing. It's a scam, and it's also mail fraud.

## Tricking Traffic Court

Keep a traffic ticket off your record by paying a little more than the fine. You'll get a refund check. Don't cash it, and your case will never be marked closed and the ticket never shows up on your record. It doesn't work.

## Tax or Long-Distance Charges On E-Mail

You get an e-mail that claims that you'll soon be charged for long-distance e-mails, just as you're charged for long-distance calls. Consider this: How will the phone company compute your bill? With its e-mail tracker? Right. Not gonna happen.

## IRS Eliminated—No More Taxes

Bill Clinton got Congress to pass secret legislation that would forgive all debts and abolish the IRS. Alan Greenspan was going to announce it on September 11, 2001, but - well you know the rest.

It's 2005 and we're still paying taxes. Enough said.

*Source: MSN Money Central*

# Large or Small Down Payment?

By Julio Chang, JC Capital Corporation

Does it make sense financially to buy real estate with a big down payment? Some say that it is better not to give the money to the bank - put no money down and don't prepay the mortgage. Others think that it is best to make a down payment and apply it to the principal and own the house outright. Who is right?



The result is higher monthly debt and less money in your pocket.

An alternate view is that prepaying a mortgage often works because most people in this country are not rich. For most, mortgage amortization - paying down the principal over time - and simple real estate ownership are some of the surest ways to increase net worth over time, lower monthly living costs and increase intergenerational wealth. For most people, putting an extra \$50 a month into a mortgage means collecting change at the end of the day or not dining out once a month. In effect, prepayments are simply a better way to use money that might otherwise disappear and pay off a loan 5-7 years earlier. Reducing the years in which the loan will be repaid represents not having a mortgage payment for those years - a benefit few people can ignore.

One school of thought argues for putting no money down and devoting the cash to other investments, including some with higher effective yields. In recent years, there has been an increase in borrowers buying without a down payment. According to figures from the National Association of Realtors, 42 percent of all first-time buyers and 13 percent of repeat purchasers put no money down, financing their home 100 percent. With home values soaring in recent years, it is almost a "sure bet" that one would get a substantial return on an initial investment of zero equity. However, there are no guarantees that home prices will eternally rise.

Another benefit of putting no money down is the ability to use the cash to pay off high-interest debt such as credit cards. The downside of buying with no money down is that normally the interest rates are higher because the risk factor increases, and the lenders require Mortgage Insurance (MI) when the down payment is less than 20 percent.

There are instances when making a down payment and prepaying a mortgage make real-world sense and other situations where leverage is best. You have to look at such factors as personal economics, long-term planning, tax obligations, rates of return for alternative investments, risk, local real estate trends, mortgage rates and individual preferences, and then decide what is right for you.

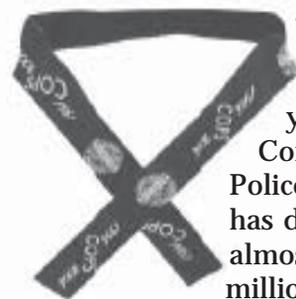
*Julio Chang is a lieutenant with the Broward Sheriff's Office and a principal broker at JC Capital Corporation, 954/675-9822.*

# Fly "The Blue" To Support Law Enforcement

National Police Week: May 15-21, 2005

It's time to remember those who have made the supreme sacrifice in service to others, and to say thank you to those that continue to serve and protect us. National Police Week is May 15-21, and May 15 is National Peace Officers' Day.

Show your support by flying a blue ribbon on your car



antenna during this week. This year, Concerns of Police Survivors has distributed almost 1.3 million ribbons.

Fly the ribbon on your personal or work vehicle — or both.



# Inside BSO

For Our Members With The Broward Sheriff's Office

## 2004 Annual Award Winners

On March 25, The Broward Sheriff's Office Awarded their 2004 Annual Awards at the Broward Center for the Performing Arts. Congratulations to all the winners, including some of our members:

**DLE Deputies of the Year**

Clem "Butch" Santy  
Deerfield Beach

**DLE Field Training  
Deputy of the Year**

George Bajger  
Pembroke Park/West Park

**DLE Unit of the Year**

DUI/BAT Unit

## Employees of the Month March 2005

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Airport

**Dep. Richard Kreuter**  
Lauderdale-By-The-Sea

**Dep. Chris Rossi**  
Parkland

**Dep. Anthony Lott**  
Airport

**Dep. Charles Pickell**  
Lauderdale-By-The-Sea

**Dep. Stephen O'Neill**  
Pembroke Park/West Park

**Dep. Frankie Torres**  
Airport

**Dep. Nicholas Masters**  
Lauderdale Lakes

**Dep. Joseph Russo**  
Pompano

**Dep. Donald Miller**  
Cooper City

**Sgt. Patrick Hanstein**  
North Lauderdale

**Dep. Theophilus Woulard**  
Pompano Beach

**Dep. James Anderton**  
Courthouse

**Sgt. Steven Cady**  
Parkland

**Dep. James Hanlon**  
Tamarac

**Dep. John Hasko**  
Courthouse

**Dep. James Barter**  
Parkland

**Dep. Donald Kirby**  
Weston/SW Ranches

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Courthouse

**Dep. Louis Marchese**  
Parkland

**Dep. Bruce Link**  
Deerfield

**Dep. Erin Forsberg**  
Parkland



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