



The Broward Centurion

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Burning Question:

How Can Retired Officers Comply With The Right To Carry Bill?

During the 2006 Florida Legislative Session, bills were introduced outlining how the State will implement items within The Federal Law Enforcement Officer's Safety Act of 2004, more commonly referred to as The Right to Carry Bill. The session ended before the bills could be passed.



So what can our retired members do to get certified to carry a firearm as a retired police officer?

As it stands, retired law enforcement officers wishing to carry firearms must demonstrate that they meet the same statewide firearms standard as active officers, but on a yearly basis rather than every two years (as is the case with active officers).

The pending legislation, if passed, will implement the issuance of a CJSTC proficiency verification card as proof of a passing score. Currently there is no

standard card, but those offering qualification to retired officers are encouraged to issue some sort of card or document as proof that they've met the standard.

Retired officers can qualify at any range that will open its doors to people other than their own officers. That is at the discretion of the facility.

Retired officers must prove their compliance when carrying a firearm, so be sure that you can document your present valid status. These include credentials (as required by HR218) plus proof that they have, within the last 12 months, met Florida's active officer firearms qualification standards.

For more information, please log on to flpba.org/publications.htm and click HR 218.

Source: Florida PBA

New Law Requires New Fingerprints

In 2006 the Florida legislature passed a law that requires all certified law enforcement and correction personnel to be refingerprinted electronically. The deadline for all personnel is January of 2008. New fingerprints have to be taken regardless of whether your department already has them.

The purpose of the electronic fingerprinting is to allow FDLE to notify an agency immediately when one of its officers has been arrested and booked on any type of charge.

Source: Florida PBA



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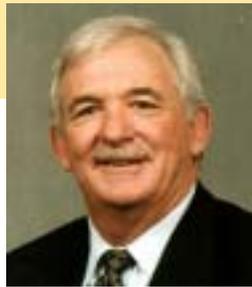
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- Submissions should be sent to:

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- 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 Letter

There is much on our plate for the next few months. The top priorities are the 2007 legislative session and the upcoming contract talks with BSO, Coconut Creek, Miramar, Wilton Manors, the Broward County School Board (Security Specialists) and Hillsboro Beach. It seems that the county is already crying poor; they claim a shortfall of millions of dollars in the next fiscal year. What timing, just before we head into negotiations.

We are all looking forward to the first legislative session with the new governor and what we hope will be an excellent four years for PBA members and Florida law enforcement. We feel that Charlie Crist is an has always been a friend of the PBA; we see no reason why that friendship should not continue. Of course the governor is only one part of the equation when it comes to passing friendly bills. Both the Senate and the House need to be on board for any changes for the benefit of law enforcement to be passed. We will wait and see what the future brings.

In the meantime, we do have local elections in which the PBA is involved; this is where it all starts. If only I could let all our members know how important it is for each of our cities to elect people who are friendly to law enforcement. It does make it so much easier to negotiate good pay and benefits when the right people

Dick Brickman

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Law Enforcement News

Items of Interest From Around The U.S.

Washington, D.C. - The U.S. government has issued a warning to American contractors over what's being called a new espionage threat: Canadian coins with tiny radio frequency transmitters hidden inside.

The mysterious coins were found planted on contractors with classified security clearances on at least three separate occasions as they traveled through Canada. The report doesn't say who may be trying to track the movements of U.S. contractors, nor does it say how the devices were discovered.

Outside experts point the finger at China, Russia or even France—all known to actively run espionage operations inside Canada and all possessing enough sophistication to produce such technology.

Source: The Associated Press



Nassau County, N.Y. - A Nassau County corrections officer has been charged with trying to smuggle pot to a jail inmate - hidden inside a cannoli.

Rocco Bove was arrested after marijuana was discovered inside a cannoli box that he had dropped off for an inmate. Inside the box were the drugs, rolling papers, matches and a flint pad.

The pot was stuffed inside the cannoli; it is believed that Rove removed the cream filling from the pastry, stashed the pot inside and then refilled the shells.

Source: The Associated Press

Tallahassee - Corrections Secretary Jim McDonough wants the certified officers in Florida's prison system to get into shape and stay that way if they want to keep their jobs.

According to McDonough, there have been a number of incidents where an officer has "had a hard time" either on the job or in training..

The current proposal requires men over 50 to walk or run a mile and a half in 17 minutes, do 19 push-ups in two minutes and 27 sit-ups in two minutes. There are tougher requirements for younger officers and less stringent ones for women.

Officers who fail the test would have six months to reach the minimum goals before being transferred to a less strenuous job. Some could be relocated and some could lose their jobs altogether.

Governor Charlie Crist supports the idea. The Florida PBA, which represents Florida's corrections officers, say the requirements need to be worked out at the bargaining table.

Source: The Associated Press



Greenville County, S.C. - The Greenville County Sheriff's Office seized 100 grams of meth, some pot and ecstasy and arrested 12 people in a bust last month.

The organization was run from a home in Bradley, South Carolina, by a husband and wife. The wife, Bonnie Minor, confessed to running the drug

ring and said she was "a good boss" to her dealers. Apparently she provided what she called a "medical plan" for those that worked for her. If a dealer got ill and needed to visit a doctor, she'd pay the medical bills.

Source: wyff4.com



Bradenton, Fla. - A Bradenton police officer is being ridiculed after going out of his way to save a homeless woman's shopping cart full of possessions.

Officer Nicholas Evans arrested Marie Brooks on an outstanding warrant, then pulled her shopping cart alongside his cruiser for the 12-mile trip to the county jail so that Brooks wouldn't lose her belongings because he was unable to find someone to look after them. The trip took an hour.

Evans is now being investigated by the department as to whether he acted inappropriately and should be reprimanded. The three-year veteran has had to endure jokes from his peers about his actions as well.

But homeless advocates are applauding Evans. "He wasn't obligated to have a generous, spiritual heart," said Mary DeLazzer,, manager of Our Daily Bread, a soup kitchen in Bradenton.

Source: The Associated Press



COMING SOON

Career Opportunities
At the

Miami Gardens Police Department



The City of Miami Gardens Police Department will assume policing responsibilities on December 1, 2007. Prior to this date we will hire 150 experienced *Police Officers, Detectives, Sergeants* and *Captains*. In order to recruit and retain these employees we have put together an attractive "Pioneer Officer" incentive, benefits and salary package. Below are a few of these incentives. *We will start accepting applications on January 2, 2007.*

Pioneer Officer Hiring Incentives

Signing Bonus*	\$12,000
Detective Signing Bonus*	\$14,000
Miami Gardens Resident Bonus (annually)*	\$2,000
Relocation Reimbursement of up to*	\$7,000
Home Down Payment/Closing Assistance*	\$5,000

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- Take Home Car (+ SunPass) *
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(100% paid for employee + 50% of family's cost covered)

Starting Salary

Police Officer	1 year experience	6 years of experience	13 years of experience <i>(Top Pay)</i>
Police Officer I	\$45,100	\$53,852	\$65,498
Police Officer II	\$50,169	\$58,160	\$70,737
Police Officer III	\$54,183	\$62,813	\$76,396
Sergeant	1 year in grade	6 years in grade	13 years in grade <i>(Top Pay)</i>
Sergeant I	\$56,140	\$65,082	\$80,042
Sergeant II	\$60,631	\$70,288	\$86,445
Sergeant III	\$65,481	\$75,911	\$93,361

The salaries listed above are a small example of the salary ranges for officers and sergeants.

For more information

e-mail Recruiter@MiamiGardensPolice.org

or visit our new Police web site at www.MiamiGardensPolice.org

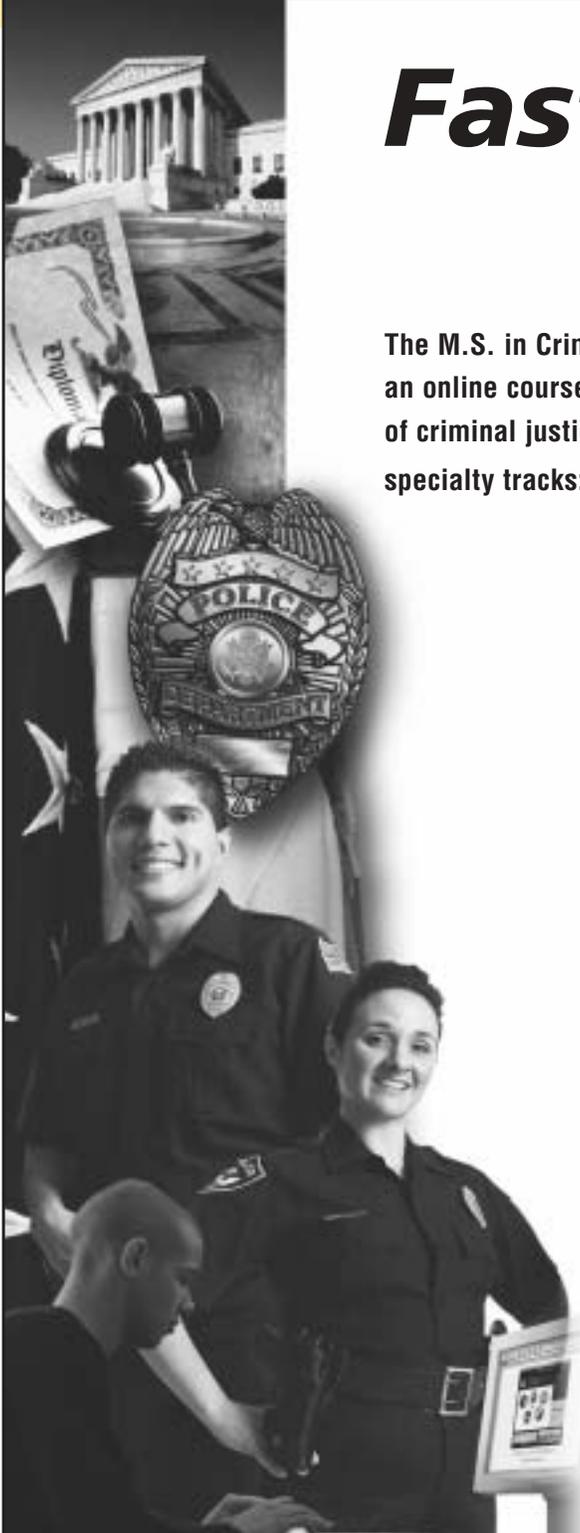
For additional career opportunities with Miami Gardens visit www.MiamiGardens-FL.gov

(305) 622-8000, ext 2501

*Conditions apply.

The City of Miami Gardens is an Equal Opportunity Employer and encourages residents to apply for career opportunities. This advertisement is not intended to supersede the official benefits package of the City of Miami Gardens Police Department.

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The Retirement Lies We Tell Ourselves

The biggest -- and most risky -- assumptions that people make when planning for the future

By GLENN RUFFENACH, Staff Reporter of THE WALL STREET JOURNAL

'm comfortable with debt.'

Older adults today, unlike previous generations, are carrying unusually high levels of debt -- juggling mortgages, credit-card balances and installment loans. According to new research by Dr. Neidermeyer in West Virginia, 45% of people in their 60s were still carrying a mortgage in 2000, up from 34% of that age group in 1980, and 20% were carrying a second mortgage in 2000, up from just 7% in 1980.

The problem: When medical bills kick in during later life, as they are wont to do, you could end up carrying the equivalent of yet another mortgage in retirement, says Charles J. Farrell, a partner at Dorman Farrell LLC, a financial consulting firm in Medina, Ohio.

According to Mr. Farrell's calculations, a couple retiring today could easily incur annual health-care costs of about \$7,000. That includes about \$2,400 for Medicare Part B premiums; almost \$800 for Medicare Part D; almost \$2,800 for a supplemental Medicare policy; and about \$1,000 in out-of-pocket costs (for basic prescriptions and doctor visits). Toss in premiums for long-term care insurance, and the total could hit \$9,500 to \$10,000 a year.

That would seem to be a major incentive to pay off your mortgage (and most other debt) before you begin living on a fixed

income. But most people don't recognize the costs associated with health care in later life, or how cash flow in retirement can be disrupted.

"The timing [of your retirement] is so important," Mr. Farrell says. "If you retired in 2000 -- just before the markets fell -- and you were carrying a lot of debt, that really put you behind the eight ball."

REALITY CHECK: One way to begin preparing for health-care costs in retirement is to open a health savings account. This tool allows people with high-deductible health plans to save pretax dollars -- and eventually withdraw the money tax-free -- to pay for Medicare Part B premiums, qualified long-term care premiums and out-of-pocket medical bills, among other expenses.



"My spouse is taking care of everything."

In many households, one person pays the bills, manages the money and oversees planning for retirement. And just as often, that person's spouse is more than content to remain financially detached.

If that describes your relationship, ignorance is not necessarily bliss.

The risks of one person holding the reins should be obvious: If the spouse handling the retirement finances becomes incapacitated or dies -- or if you and your spouse divorce—the person who's been left in the dark could face retirement with little or no savings and no idea how to make up the shortfall. But many couples are approaching later life in just that fashion. Frequently, the victims are women.

"In general, women still aren't adequately prepared for their own retirement," says Emily Sanders, president and chief executive of Sanders Financial Management Inc., an advisory firm in Norcross, Ga. "They tend to put off thinking about it because they're so busy taking care of other people -- first the children, and then elderly relatives."

Continued on page 8

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A common mistake, Ms. Sanders says, arises in divorce cases, where a wife will agree to give up pension benefits in exchange for keeping the house. "They don't want to uproot the kids," she explains. But "they don't realize that they're robbing their own retirement."

REALITY CHECK: Beyond the basics (knowing where documents like wills and powers of attorney are kept), both spouses should be aware of: the size and location of all retirement accounts, investments and insurance policies; what funds are being directed to retirement accounts and other investments; whether beneficiary forms have been filled out for all accounts and whose names are on those forms; any and all debt; and how much money might be available from Social Security.

"I'm going to get an inheritance."

Yes, you might. But chances are good it will be smaller than you think.

The numbers certainly sound impressive: Paul G. Schervish, director of Boston College's Center on Wealth and Philanthropy, estimates that as much as \$41 trillion could be passed down through estates in the U.S. during the next five decades. But then there's the fine print. About two-thirds of the amount transferred will be concentrated among the wealthiest 7% of estates. ("It's top-heavy, as all wealth is," Dr. Schervish says.) And a good chunk of the money will go to taxes, settlement costs and charity.

Those factors will reduce the amount of money that boomers may inherit during the next several decades to about \$7.5 trillion. The whittling, though, doesn't stop there. Boomers' parents are living longer, and much of their money will go to annuities, health costs and long-term care expenses. In short, the odds of your seeing a windfall are slim.

A study published earlier this year by AARP, based on the Federal Reserve's most recent Survey of Consumer Finances, found that only 15% of boomers today anticipate receiving an inheritance. Among those boomer households that had received an inheritance by 2004, the median value was \$49,000.

REALITY CHECK: If you do receive an inheritance, the amount will likely be less than six figures. "That might help remodel your home or get your kids through college," Dr. Schervish says. "But for the vast majority of people, it won't solve their retirement issues."

**"I'm going to get a pension -- and it's safe."**

It's one of the more mystifying assumptions in retirement planning: the firm belief among many workers that they will receive a pension check in retirement -- even though hundreds of pension plans nationwide are underfunded, and growing numbers of companies are freezing or eliminating benefits.

Research published earlier this year by the Employee Benefit

Research Institute found that 61% of surveyed workers anticipate receiving money from a pension in retirement. But only 40% of working couples currently are covered by such plans. And even though more and more companies, including giants like General Motors Corp., International Business Machines Corp. and Verizon Communications Inc., are cutting or freezing benefits, almost 70% of workers in the same survey said they were very confident or somewhat confident about their financial prospects in later life.

Today, insured pension plans nationwide are underfunded by about \$350 billion, according to the Pension Benefit Guaranty Corp. (The federal organization guarantees the payment of basic pension benefits -- if the pension is insured -- up to an annual cap currently set at \$47,659.) If you're approaching retirement and have the option of taking a lump sum from your pension or a monthly check, the latter choice could be a risky decision if your company's pension plan is ailing.

REALITY CHECK: Arthur Conat, executive director at accountants Ernst & Young, says workers need to take a "much more active role in their own retirement" and ask several questions about their pension plans: How financially sound is my employer? How well-funded is my plan? If my plan is not well-funded, is my ability to earn additional pension benefits going to be restricted? And

if I plan to take a lump sum, will my plan's funding levels affect my ability to take that money?

If you're lucky enough to be covered by a pension, you can find out how to check on the health of your plan at the Pension Benefit Guaranty Corp. Web site, www.pbgc.gov.

"I won't need long-term care."

Actually, this is one assumption where the odds are slightly in your favor. Many Americans won't face large bills for extended care in later life. But those who do could end up exhausting their retirement savings.

A study published earlier this year in the health journal *Inquiry* by Lewin Group (a consulting firm in Falls Church, Va.) and

professors at Pennsylvania State University and Georgetown University projects that 65% of all people age 65 will at some point in the future spend some time in their homes requiring long-term care. The good news: Family members will provide much of that assistance. The not-so-good news: Some 35% of 65-year-olds eventually will spend time in a nursing home, with 5% staying more than five years.

And who will pay for that care? About 45% of expenses, will be paid out of pocket, the authors estimate. (Government programs and private insurance will pick up the balance.) The average person would need to set aside \$21,000 at age 65 to pay those future bills, but 6% of patients will need to invest more than \$100,000 at age 65 to pay for future care.

REALITY CHECK: Every family should make the possibility of needing long-term care a part of their retirement planning. One possible solution -- long-term care insurance -- is pricey and complicated. That said, some insurers are starting to simplify policies, and more companies are giving employees the option of buying long-term care insurance at the office. "If your net worth is less than \$3 million, you need to consider long-term care insurance," says Ms. Sanders in Georgia. Even for estates larger than that, she adds, such policies "can offer peace of mind."

--Mr. Ruffenach is a reporter and editor for The Wall Street Journal in Atlanta and the editor of Encore. Write to Glenn Ruffenach at encore@wsj.com 12/11/2006 © The Wall Street Journal, Page R1

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Guidelines for Buying and Selling Investments

by Jennifer W. Thomason, Financial Advisor, Merrill Lynch

Typically when people think about investments they think about the stock market and real estate. However, art, jewels, furniture, autos, wine, and many other items can be considered investments as well. I frequently receive questions about whether I think an investment idea is good or bad. Unfortunately, I don't have an intimate knowledge of the markets for art, jewelry, furniture, or much else outside of stocks and bonds. But there are general guidelines I encourage investors to follow when they are thinking about buying or selling anything:

The Merriam-Webster Dictionary defines an investment as "the outlay or money usually for income or profit." Keeping that in mind and assuming that most people want the most return possible I recommend thinking about the following before you buy:

- \$ Does the investment provide an income stream or a realistic potential for growth of value upon resale?
- \$ What is a realistic return for this particular investment during the time I intend to own it? Are there any other investments I can purchase that will produce the same or higher return with the same or less risk?

- \$ What will it cost me every month to own the investment? Is there a maintenance cost associated with the investment? Can I afford that cost?
- \$ What is the acquisition cost of the investment? If I buy through a broker or agent, will there be fees to buy or sell and how much are they?
- \$ Does the investment require management? If so, do I have the time and skills required to manage it or will I hire someone else to do that?
- \$ Will there be buyers who want to purchase the investment when I am ready to sell?
- \$ If I need to sell before I anticipated, will I be able to? Will there be any fees associated with the early sale?

Once you have made the decision to purchase, you need to set clear parameters for when to sell. I can't tell you how many people I know who have lost money because they assumed an investment that increased in value would never decrease in value. Think about the following when setting your sell parameters:

- \$ How much return must I have before I sell?
- \$ How much loss am I willing to accept before I get out of the

- investment?
- \$ How long am I willing to hold this investment to achieve my return goal?
- \$ Are there other factors that may affect when I decide to sell my investment?

If you are venturing into an area of investment without intimate knowledge of that market, seek the advice of a professional the first time out. Be open to hearing both the upside and downside. Keep in mind most investments have the potential for a downside, be it large or small. If you are getting advice from someone that tells you there is no downside, get a second opinion.

Finally, trust your gut. If you can't understand how an investment works or something tells you it's just too good to be true, walk away.

Jennifer Thomason is a financial advisor with Merrill Lynch. As a member of a law enforcement family, she has dedicated her practice to financial strategies for law enforcement officers. Her focus is retirement planning for officers leaving the Deferred Retirement Option Program (DROP) and taking lump-sum payouts from the Florida Retirement System Investment Plan. You can reach Jennifer at 1-800-937-0661 or by email at jennifer_thomason@ml.com.

Exception to Early Distribution Penalty for Public Safety Employees

The Pension Protection Act of 2006 ("PPA") has provided a new exception to the 10% premature penalty for public safety employees who attain age 50 (instead of 55) before separating from service. This conveys important relief for these employees in governmental plans with some type of a partial lump sum option, a deferred retirement option feature ("DROP"), or other non-substantially equal periodic payments. While most of these sums are usually rolled to IRAs to grow for future retirement needs, some individuals want to take constructive receipt of some portion for immediate expenses and the premature penalty has taken a substantial bite. (This provision does not affect governmental §457 plans which never are subject to a premature penalty.)

The definition for public safety employees under this provision of PPA is any employee of a state or political subdivision of a state who provides police protection, fire-fighting services or emergency medical services for any area within the jurisdiction of the state or political subdivision. The effective date of this provision is August 17, 2006.

Information courtesy of The Law Enforcement Retirement Advisory Services. Call Matthew Opedisano at 800-330-0200 to schedule a free consultation at your department, home or the PBA office. www.floridaretirementservices.com

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'Tis money that begets money.
—English proverb

Births

Hillsboro Beach officer **James Pugliese** and his wife, **Pamela Bloom-Pugliese**, welcomed **Michael Pugliese** on June 2, 2006. He weighed in at 6 lbs., 13 oz. and was 18 3/4 inches long. Mom, Dad and big brother **Jacob Bloom** are all thrilled to welcome Michael.



The Pugliese Family

Miramar officer **Franco C. Dillena** and his wife, **Danielle Assumpcao-Dillena**, welcomed their first child, **Sophia Gabriella Dillena**, on January 6. She weighed in at 8.7 lbs. and was 21.5 inches long. Congratulations mom and dad!

Pembroke Pines officer **Pat Pagliai** and his wife, **Jen**, welcomed a second daughter, **Ashley Jean**, on January 10. Ashley weighed in at 7 lbs., 4 oz. and was 18 3/4 inches long. Mom, dad and big sister **Abby** are all doing well.

Taser Launches New Consumer Model

Taser International has unveiled a new stun gun model designed for use by the general population as a personal safety device. It is more affordable than their previous model and small enough to fit in a purse or backpack.



The Taser C2 will be available in April for about \$300. It is designed to stun for 30 seconds, enabling the user enough time to flee from danger. It is less powerful than the police version and includes safeguards.

The gun will only be ready for use after a \$10 background check; Taser will activate the device only once the background check is complete. When the gun is fired, it sprays about 30 pieces of "confetti" coded with the serial number of the cartridge so that police can trace the device to its owner.

Source: USA Today

INGRAM PEDIATRICS, PA



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For further information, please feel free to view our website at www.IngramPeds.com . To contact our office please call:

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Letters & Thanks



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