

F O P FLORIDA ON PATROL

Summer 2007

From the President



In this issue:

President's
Message

Charles Turco
F.O.P. Officer
of the Year
2006

Update HELPS
Retiree Act

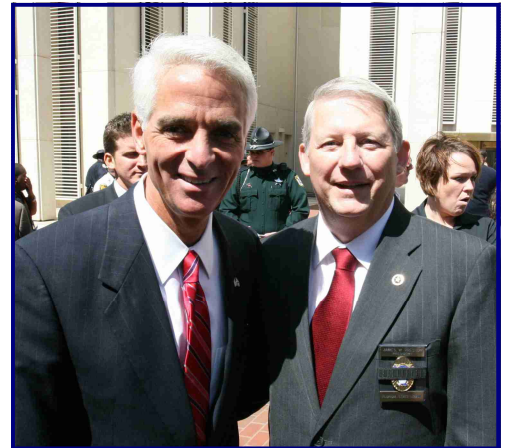
Fallen Officers
Added to Florida
Memorial

Proposed
Amendments

State Prisons
Develop MRSA

Together, we have come a long way over the last year. We are back at another June Conference already to conduct lodge business. Time really does fly. Your State Lodge Elected Board

Officers and Committees have outperformed themselves. Our membership is up over 1,000 since last June. Welcome to all of our new members. Those in the Labor Council now know our General Counsel Mike Coviello has been promoted to the Grand Lodge. We wish him success in his new role. Currently, the Labor Council is working with District Six to repel a takeover bid by the Teamsters in Monroe County. Luis Gonzales, Southernmost Lodge 28, expects a strong showing by his members, recognizing the positive work of the FOP on their behalf. Show them your support.



The commitment to the National Museum we pledged is growing. If you have not made your \$5.00 donation per member yet, please take the time to help us reach our goal of \$100,000 towards the building of the Law Enforcement Museum in Washington, D.C. Sales of the Limited Edition 25th Anniversary Memorial Challenge Coin have been exceptional. Get one before they are all gone.

The 25th Anniversary of our Florida Law Enforcement Memorial Service was a touching experience for the families and officers who attended to pay their respects to our "Fallen Heroes". Hundreds of officers in crisp dress uniforms gathered at the Capitol in support of the families. We were joined by Florida Governor Charlie Crist, Attorney General Bill McCollum and CFO Alex Sink as well as several members of the Legislature. Following his address, Governor Crist was welcomed as our newest Honorary FOP Member. Many members traveled to Washington, D.C. for the National FOP Law Enforcement Memorial Service on May 15th. Florida was well represented at this memorable event that was again attended by President Bush as the keynote speaker.

Florida On Patrol

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Each officer should attend this service and visit the National Memorial Site once in their career to gain a perspective and an appreciation for the sacrifices of their brothers and sisters who carry a badge.

Attorney General Bill McCollum has also been welcomed as an Honorary FOP member for his strong support of the law enforcement profession. General McCollum is working hard to improve the Attorney General's office. He is looking for our input in how to be responsive to the needs of law enforcement.

The 2007 Legislative Session was very productive for the FOP as we saw the passage of 5 of our priority bills.

Thanks to Lisa Henning and our Legislative Committee Chairs Ed Burroughs and Nelson Cuba and those many members who gave their time to work for the FOP in Tallahassee. The state FOP was active each week of the session with members walking the halls in Tallahassee. Our teamwork paid off and we now await the signature of Governor Crist to enact these bills. Read a summary of our bills on the state lodge web site and a list of our legislative efforts.

The Florida State Lodge web site has received a much needed face lift and several new modules that keep it fresh and up to date. Communications with the membership is greatly improved and we have seen a huge increase in traffic on the web site.

At the June Conference, Terri Straw and our Scholarship Committee have invited the newest award winners to receive their scholarships. These are the best and brightest and we congratulate them for their achievement. We will also recognize our 2006 Officer of the Year, Officer Charles Turco from the Boynton Beach Police Department.

Two training opportunities at the June Conference have been scheduled by Lisa Dubord and the Training Committee and I urge you to take advantage of these classes by George Hachigan and Past National President Dick Boyd.

Coming up next, in August, is the National FOP Conference in Louisville, Kentucky. Our room block at the Holiday Inn is almost full. Make your reservations soon if you have not done so already. In this issue we have printed 4 Amendments that will be voted on including a proposed increase in per capita dues to the Grand Lodge. Delegates should read the amendments and be ready to vote their preference. Voting for National Officers will also take place. National President Chuck Canterbury is seeking reelection and will attend our June Conference. Florida will be the 6th state in the voting order on Thursday morning. The Kentucky State Lodge and the local Louisville Lodge have promised a great conference.

The first year of being President has been an exciting challenge. We have accomplished a lot together and continue moving forward. I greatly appreciate your support. As you can see our committees are working hard and making great strides. We will face more challenges head on in the future. The Florida State Lodge is growing stronger each day. We accept the challenges and see them as opportunities for success. Our Team Work is working.



2ND VICE PRESIDENT'S MESSAGE



I must start off by Thanking each and every one of you. This thank you is for all the members of the lodges in the state of Florida that called, a-mail and made sure I got well, due to my leg that was injured in the line of duty.

I'll be back on the road again visiting the many lodges around the state as soon as I can drive. And again thank you for the many prays.

I thank district #3 for allowing lodge 5-30 President Cuba and me to visit there in Port Charlotte the first week of May and what an enjoying dinner we had.

The legislature committee did a great job in Tallassee this session with numerous bills being passed and we say thank you to the committee and Lisa.

The month of May is Police Memorial Month and we will be observing the many wonderful services around the state. I'm sure that each and every one of you were touched by your Fop and department services that you attended.

For those of you who couldn't make it to the 25th Tallahassee memorial service you missed out on a touching service.

My daughter Lonnita Miller graduated from the University of Hawaii and I thank you for your support of her while she was there. While I was there a Hawaii state police officer who was injured in the line of duty last year fell to his injuries and I was able to represent the state of Florida.

To each of you and your family be safe and I'll see you in West Palm this June.

Lonnie Miller Jr.

2nd Vp

Florida State Lodge

MESSAGE FROM THE TREASURER



Upon taking office in June I have been non stop in attending to the needs of our members and the Florida State Lodge. The first year has been quite a learning experience and I am very thankful that brother Merritt is just a phone call away and has assisted me anytime that I have asked.

I have managed to place all of the State Lodge book-keeping records onto Quickbooks and have transitioned over to computer printed checks. This transition has made it very easy to generate financial reports for the board meetings and to provide information to the members.

A reminder to our local lodges, make sure that you file your annual report with the Florida Department of State, your Federal tax return and solicitation renewal on time. I am always available to assist members and lodges with any questions about the treasurer responsibility. If I do not have the answer I will help find the answer. It has been a pleasure to serve you over the past year and I look forward to continuing to serve the members of the Florida State Lodge in the future.

Thomas D. Bonney.

Treasurer Florida State Lodge

Lawyers Get Robbed

Two lawyers are in a bank, when, suddenly, armed robbers burst in.

While several of the robbers take the money from the tellers, others line the customers, including the lawyers, up against the wall, and proceed to take their wallets, watches, etc. While this is going on lawyer number 1 jams something in lawyer number two's hand.

Without looking down, lawyer number two whispers, "What is this?" to which lawyer number one replies, "It's that \$50 I owe you."

FLORIDA JURY RECOMMENDS DEATH FOR KILLER OF KEVIN KIGHT



A phalanx of more than 500 motorcycle riders thunders down Front Beach Road during the first leg of the 30-mile **Kevin Kight Memorial Bike Parade**, named in honor of the slain Panama City Beach police officer.

The jury didn't buy Robert Bailey's insanity plea. In just a little more than an hour, about as much time as it took to deliver a guilty verdict of first degree murder, the jury recommended by an 11 to 1 vote the court impose the death penalty for the man convicted of killing Panama City Beach Police Sgt. Kevin Kight on March 27, 2005. Sgt. Kight had stopped Bailey for a traffic violation when Bailey pulled a handgun and opened fire at Kight. Bailey then fled the scene. In a recorded phone conversation in December of last year, Bailey told a friend to ignore any weird letters he might get because he was trying to convince psychologists he was from the future. But the lone psychologist who testified on Bailey's behalf couldn't convince the jury. Circuit Judge Michael Overstreet agreed with the jury's recommendation sentencing Robert Bailey to the death penalty. ■

OFFICER CHARLES TURCO, FOP OFFICER OF THE YEAR FOR 2006.

Officer Charles Turco is described as one of the most respected members of the Boynton Beach Police Department by both his fellow officers, supervisors and staff. During 2006, Officer Turco made 38 DUI arrests, 16 felony arrests, 27 misdemeanor arrests and issued 850 traffic citations. He has been awarded the department Combat Cross for Heroism, the Life Saving Medal and has been selected 3 times as "Officer of the Month". He has been recognized by M.A.D.D. and the State Attorney for the 15th Judicial Circuit.

Officer Turco's accomplishments in 2006 include the apprehension of a Murder suspect following a pursuit in December; an Armed Carjacking apprehension in November; Attempted Murder of a police officer in August; Armed Robbery arrests in May and February; and the rescue of a Handicapped Person from a Structure Fire in February.

To be recognized by your peers for outstanding performance is the ultimate compliment. The FOP Officer of the Year Committee found the several entries for this prestigious award posed a difficult choice in selecting a recipient. As always, the accomplishments of Florida's law enforcement officers are exceptional.

This year's selection recognizes one of Boynton Beaches finest. For exemplary dedication to duty and motivation, combined with outstanding and courageous acts throughout the year Officer Charles Turco has been selected as the Florida State Lodge Officer of the Year. Congratulations of Officer Turco and the Boynton Beach Police Department. ■

HOW TO CALL THE POLICE WHEN YOU'RE OLD

George Phillips of Meridian, Mississippi was going up to bed when his wife told him that he'd left the light on in the garden shed, which she could see from the bedroom window. George opened the back door to go turn off the light but saw that there were people in the shed stealing things.

He phoned the police, who asked "Is someone in your house?" and he said "no". Then they said that all patrols were busy, and that he should simply lock his door and an officer would be along when available.

George said, "Okay," hung up, counted to 30, and phoned the police again.

"Hello, I just called you a few seconds ago because there were people in my shed. Well, you don't have to worry about them now cause I've just shot them all." Then he hung up.

Within five minutes three police cars, an Armed Response unit, and an ambulance showed up at the Phillips residence and caught the burglars red-handed.

One of the Policemen said to George: "I thought you said that you'd shot them!"

George said, "I thought you said there was nobody available!" ■

As most of our members know, the enactment of the Healthcare Enhancement for Local Public Safety (HELPS) Retirees Act last year in Section 845 of H.R. 4/PL 109-280, the “Pension Protection Act,” was a major victory for the FOP. We lobbied very hard to ensure that the HELPS Retirees provision would be included in the bill that was sent to the President.

The provision provides a modest tax benefit to retired public safety officers to pay for health insurance by allowing the use, on a pretax basis, of up to \$3,000 annually from their pension funds (including defined benefit plans and defined contribution plans) to pay for premiums on health care and long-term care insurance. The law went into effect on 1 January 2007. However, in its guidance to implement the new law, the Internal Revenue Service (IRS) defined “accident or health insurance plan” in a very restrictive manner and excluded “selfinsured” plans. As a result, this important tax benefit was unavailable to a significant number of retired public safety officers who would otherwise be entitled to receive it.

The FOP immediately began to work with Congress, the Administration, the IRS, and the U.S. Department of the Treasury to resolve this issue. The FOP argued that the legislative history of the Act and the logic of the law does not support the IRS’ interpretation, which has consistently treated both fully-insured and self-insured plans in the same manner. Key Congressional leaders agreed with us and, in late April, the Chairmen and Ranking Members of the House Committee on Ways and Means and the Senate Committee on Finance sent a joint letter to Mark Everson, the Commissioner of the Internal Revenue Service, and to Henry M. Paulson, the U.S. Secretary of Treasury asking the IRS to change their guidance and advising them that they intend to include clarifying language a technical corrections bill which will be introduced in the near future.

On 15 May, Kevin I. Fromer, Assistant Director for Legislative Affairs at the U.S. Department of the Treasury responded to that request in a letter to Representative Jim McCrery (R-LA), the Ranking Member of the Committee on Ways and Means, indicating that the IRS will amend their guidance in such a way as to include selfinsured plans as eligible under the HELPS

Retirees Act. In his letter, Assistant Director Fromer writes:

You indicated that section 845 was intended to apply to premiums to self-funded plans as well as insured plans. You further indicated that you intend to include a clarifying technical correction to that effect in the technical corrections bill currently being developed. With that in mind, Treasury and the IRS will interpret the term “qualified health insurance” in PPA section 845 in the same manner as the term “accident or health plan” in section 105 of the Internal Revenue Code and applicable Treasury regulations. Thus, in anticipation of the technical correction, “qualified health insurance” will include employerprovided coverage under both insurance or an employer’s self funded plan. We intend to issue a formal announcement of this administrative position in the near future.

The full text of the letter can be found on the Grand Lodge website:

<http://www.fop.net/legislative/index.shtml>

Given this change in position at the IRS, selfinsured plans which were previously ineligible and are now eligible and our members can begin to take advantage of the benefit provided by the HELPS Retirees Act. ■



FALLEN OFFICERS ADDED TO FLORIDA MEMORIAL

Hundreds of law enforcement officers from across Florida, some riding motorcycles or horses, joined Gov. Charlie Crist and other officials to honor 15 fallen comrades Monday during the state's 25th annual memorial service in Tallahassee.

The names of nine officers who died in the line of duty in 2006 and six from previous years were added to the Florida Law Enforcement Memorial on the Capitol grounds.

They bring the total to 666, dating back at least to 1869, including state, federal, county, city, campus and tribal officers. Dates and other details on eight of the fallen officers, though, are missing.

"The honor and the valor and service and the perseverance of the men and women we honor today can never truly be measured," Crist said.

The Key West Police Rifle Team fired three volleys, a bagpipe band played "Amazing Grace," butterflies were released and Crist greeted families of the deceased officers with hugs and handshakes.

"They died as they lived-- committed to duty," said James Preston, Florida lodge president of the Fraternal Order of Police, which sponsors the event.

Those honored included:

- ◆ Lake County Sheriff **Chris Daniels**, who was killed last year during a charity school bus race at Daytona Beach. Daniels was run over by his own bus and another one when he fell out after a collision.
- ◆ **Ryan Seguin** was hit by a car on Interstate 595 while he was standing outside another vehicle he had pulled over.
- ◆ **Brian Tephford** was fatally shot during a traffic stop.
The other 2006 deaths:
- ◆ Polk County sheriff's Deputy **Matt Williams**, shot to death by a gunman who had fled authorities after a traffic stop.
- ◆ Justice Department Special Agent **William "Buddy" Sentner**, fatally shot when he tried to

arrest six guards in a sex-for-contraband scandal at a federal prison for women in Tallahassee.

- ◆ Lee County sheriff's Deputy **Margena Nunez**, killed when a pickup truck smashed into her patrol car while she was diverting traffic around another fatal crash.
- ◆ Tampa police Detective **Juan Serrano**, killed when a hit-and-run driver struck His vehicle.
- ◆ Orange County sheriff's Deputy **Michael Callin**, fatally injured when struck while on foot by a hit and-run driver he tried to stop for speeding.
- ◆ Key West police Detective **John Michael Piskator**, suffered a fatal heart attack while participating in physical fitness training.
- ◆ Officers from prior years who were honored were St. Lucie County sheriff's Deputy **Joseph Hover**, 2005; Coral Gables police Officer **Robert Bonnet**, 1992; Putnam County sheriff's Capt. **Herschel Motes**, 1975; Gainesville police Officer **Jackson Bennett**, 1936; and Marion County sheriff's Deputies **Alan Warren**, 1926, and **William Hutson**, 1910.

"The honor and the valor and service and the perseverance of the men and women we honor today can never truly be measured," said Gov. Charlie Crist.



9 Officers who died in 2006 were added to Florida Law Enforcement Memorial, 6 Officers from previous years were also added. The Memorial is engraved with the names of Florida's finest heroes.



PROPOSED AMENDMENT'S TO THE GRAND LODGE CONSTITUTION AND BY-LAWS

AMENDMENT #1

The Grand Lodge National Board of Trustees proposed the following amendment to the Grand Lodge Constitution and By-Laws at their Fall National Board of Trustees Meeting September 8th & 9th, 2006 in Salt Lake City, Utah.

The proposed change to the National Constitution is under Article 31 Section 1, Dues.

E. Ninety cents (\$.90) of the per capita taxes will be allocated to pay for the acquisition, remodeling, up-keep and operation of the Grand Lodge offices. Ten cents (\$.10) of the per capita taxes will be allocated to the annual Peace Officers Memorial Service.

The proposed amendment shall be that we delete this section.

Date: September 8, 2006

AMENDMENT #2

The Grand Lodge National Board of Trustees proposed the following amendment to the Grand Lodge Constitution and By-Laws at their Spring National Board of Trustees Meeting March 9th & 10th, 2007 in Myrtle Beach, South Carolina.

It is incumbent on the delegated support of the National Lodge and in order to maintain the growth and expansion of member services. The change in the National Per Capita is required to maintain a standard of excellence.

The proposed change to the National Constitution is under Article 31 Section 1, Dues

Which currently states:

A. Each subordinate lodge shall pay through their respective state lodge and, where there is no state lodge directly to the Grand Lodge, an annual per capita tax of six dollars and fifty cents (\$6.50) for each member thereof.

The proposed amendment shall be:

Article 31, Section 1, Dues

A. Each subordinate lodge shall pay through their respective state lodge and, where there is no state lodge directly to the Grand Lodge, an annual per capita tax of nine dollars and fifty cents (\$9.50) beginning the first half of per capita for the year 2009 for each member thereof.

Date: March 10, 2007

AMENDMENT #3

The following amendment to the Grand Lodge Constitution and By-Laws is proposed by Elizabeth Lodge #128 in New Jersey.

The proposed change to the National Constitution is under Article 19 Section 7, New Lodges.

It would be to add a new subsection E. Which would state:

E. In the event that there is more than one certified bargaining unit, within the same jurisdiction and employer, such as separate units for police officers, supervisors, midlevel managers, command rank officers, etc. whose state laws, court rulings, rules, regulations, administrative codes, administrative rulings or public employer-employee relations commission or any other governing body, allow these individual units the right to collectively bargain, separately, but prohibit non-supervisors to collectively negotiate for and or mingle with supervisor collective bargaining units, due to either substantial, actual or potential conflicts of interest, which exists between supervisors and non-supervisors with respect to their duties and obligations to the employer, than the state lodge shall allow each certified collective bargaining unit, upon application to the state lodge, to establish their own lodge. Under these circumstances those lodges must be chartered as a certified collective bargaining unit and not as a fraternal association. The amendment of the certification of the affected bargaining units shall be done pursuant to the respective state law, rule, regulation or administrative code where the lodge is chartered.

Date: March 26, 2007

AMENDMENT #4

The following amendment to the Grand Lodge Constitution and By-Laws is proposed by the Pennsylvania State Lodge.

Proposed New By-Law for National FOP.

WHEREAS, the Grand Lodge of the Fraternal Order of Police has a need to increase its revenues; and

WHEREAS, any increase must be imposed fairly and equitably among the State Lodges;

IT IS HEREBY resolved that:

1. The existing per capita payment of \$6.50 shall remain frozen at the current amount in perpetuity.
2. Any additional funding above the current per capita shall be paid as an assessment.
3. In order to assess the membership, the National Lodge shall develop the amount of the assessment and notify each State Lodge of the amount no less than 60 days prior to the National Conference. If approved by the Delegates at the National Conference, the assessment shall be divided equally among all existing State Lodges.

This proposed amendment is being introduced by the Executive Board of the Pennsylvania State Lodge Fraternal Order of Police.

Date: April 9, 2007 ■

BLOOMBERG CALLS F.O.P. A "FRINGE ORGANIZATION"



Anti-gun New York City Mayor **Michael Bloomberg** (R) is at it again. A recent *New York Post* article detailed how, at a breakfast sponsored by Ladies Home Journal, he took a swipe at the Fraternal Order of Police (FOP) for its support of the Tiahrt Amendment, which prohibits the disclosure of confidential firearm trace data except in the course of a bona fide criminal investigation. "It is one fringe organization," charged Bloomberg. ■

Visit the FOP Travel Store on the Florida State Lodge web site

Your continued loyal support of the Florida FOP entitles you, your family and friends to join us at the *FOP Travel Store* where you will enjoy great competitive rates on all your travel needs that our law enforcement members earn. You receive great rates on airlines, hotels, rental cars and so much more. At the same time, you support the Florida FOP each time you book travel online.

Visit www.ytbtravel.com/fop

STATE PRISONS DEVELOP MRSA POLICY THANKS TO FOP L-#185

New Jersey's state prisons began seeing an MRSA problem starting early last year. NJLESA Lodge #185 (state corrections sergeants) reacted quickly, drawing up a seven point plan of policies and procedures that the state agreed to implement in all 14 state prisons. Since being implemented, special soaps, hand sanitizers and surface disinfectants have been issued. In addition, officers who transport a prisoners can refuse to transport a prisoner whose boils or sores look suspiciously like MRSA.

"In the past, everyone was transported, regardless," said Lodge President Tom Moran, who believes that the prison problem was incubated in county facilities.

The new policy includes a fact sheet and awareness video for all intake inmates. It also requires isolation for infected prisoners, and daily visual inspection of food handlers and preparers by medical or custody personnel.

"It's still a work in progress," said Moran. The lodge constantly monitors to ensure that policies are being implemented. For instance, in a February meeting with the DOC commissioner, members pointed out that two facilities were still waiting for preventive soaps and cleaners. "That has since been resolved," he said. ■

GET THE FACTS ON MRSA

Information from the Mayo Clinic

Methicillin-resistant Staphylococcus aureus (MRSA) is a type of bacteria that resists certain antibiotics, including methicillin, oxacillin, penicillin and amoxicillin. Staph infections, including MRSA, occur most frequently among people in healthcare facilities, and they are a growing problem in prisons and athletic locker rooms. People who have weakened immune systems are particularly susceptible.

According to MayoClinic.com, staph bacteria are normally found on the skin or in the nose of about one third of the population. If you have staph but aren't

sick, you are said to be "colonized" but not infected. Healthy people can be colonized and have no ill effects, but they can pass the germ to others.

Staph bacteria are generally harmless unless they enter the body through a cut or other wound, and even then they often cause only minor skin problems in healthy people. But in older adults and people who are ill or have weakened immune systems, ordinary staph infections can cause MRSA.

Provided relatives and friends of patients with MRSA are healthy, there is no restriction on visiting and it carries no risk.

In hospitals, those infected with MRSA are kept isolated. If you have physical contact with an infected person, be sure to wash your hands immediately afterward. If you have a lot of physical contact with infected people, wear disposable gloves.

MRSA can survive on inanimate objects or surfaces such as bed linens, sink, floors and even mops used for cleaning. Areas where MRSA patients are nursed should be thoroughly disinfected.

When to seek medical advise

Keep an eye on minor skin problems, pimples, insect bites, cuts and scrapes, especially in children. If wounds become infected, see your doctor. Ask to have any skin infection tested for MRSA before starting antibiotic therapy. Drugs that treat ordinary staph aren't effective against MRSA, and their use could lead to serious illness and more resistant bacteria

Protecting Yourself

- ◆ Avoid sharing personal items such as towel, sheets, razors, clothing and athletic equipment. MRSA spreads on contaminated objects as well as through direct contact.
- ◆ Keep cuts and abrasions clean and covered with sterile, dry bandage until they heal. The pus from infected sores often contains MRSA, and keeping wounds covered will help keep the bacteria from spreading.
- ◆ If you have a cut or sore, wash towels and bed linens in hot water with added bleach and dry them in a hot dryer. Wash gym and athletic clothes after each wearing.

Continued on page 11

MRSA continued

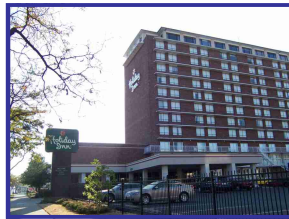
- ◆ Careful hand washing remains your best defense against germs. Scrub hands briskly for at least 15 seconds, then dry them with a disposable towel and use another towel to turn off the faucet. Carry a small bottle of hand sanitizer containing at least 62% alcohol for times when you don't have access to soap and water.
- ◆ If you have a skin infection that requires treatment, ask your doctor if you should be tested for MRSA. Many doctors prescribe drugs that aren't effective against antibiotic resistant staph, which delays treatment and creates more resistant germs. ■

2007 GRAND LODGE 58TH BIENNIAL NATIONAL CONFERENCE LOUISVILLE



Aug 12 - Aug 16 2007

Florida delegation will be staying at the Holiday Inn Louisville Downtown, 120 West Broadway, make your reservations today at 1-800-626-1558.



Be sure to mention Florida State FOP when making your reservations.



FLORIDA 25TH ANNIVERSARY FOP MEMORIAL CHALLENGE COIN



(1.5 inch actual size)

2007 Marks the 25th Anniversary of the Florida State Lodge Memorial Service in Tallahassee. On May 6th and 7th this year we will gather once again to honor our heroes and renew our pledge to "Never Forget" our fallen brothers and sisters and offer our everlasting support to their families.

Join hundreds of officers in their support of the Memorial Service. You can purchase this beautiful commemorative coin to help the FOP State Lodge Memorial Committee continue this valuable service and remember those who have made the supreme sacrifice.

On sale now from the Florida State Lodge for only \$20.00, available in gold or silver, this is a keepsake everyone will proudly carry. Order yours today.

Contact the State Lodge at 1 (800) 873-3671 or President James Preston online at president@floridastatefop.org ■

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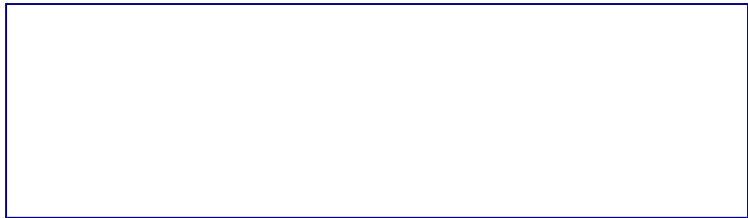


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J.L. "Larry Peggs, R.F.C.

Larry Peggs is widely known throughout the State of Florida in Municipalities and Law Enforcement Circles as a specialist in Retirement, Investment, Insurance, and Tax Planning. As an independent financial professional, he has met with large and small groups, as well as with individuals, regarding the education and implementation of various retirement and estate plans.

Mr. Peggs is registered with the National Association of Securities Dealers, and is an Investment Adviser Representative of Woodbury Financial Services, Inc., a member of the National Association of Securities Dealers and SIPC, 500 Bielenberg Dr., Woodbury, MN. 55125, 800-800-2000. Woodbury is a member of the Hartford Financial Services Group, one of the largest financial services companies in North America. He was admitted to the International Association of Registered Financial Consultants as a Registered Financial Consultant (RFC), in 1998.

Mr. Peggs began his financial career in 1970 after majoring in Agricultural Economics and Business Management at Purdue University. He has been a resident of Florida since 1976, when he moved from Indiana with his wife Karen, and their two children.

Mr. Peggs may be contacted by calling 727-391-1707 or 1-800-293-6784.

* Securities and Investment Advisory Services offered through a representative of Woodbury Financial Services, Inc., Member NASD, SIPC, and a Registered Investment Adviser, PO Box 64284, St. Paul, MN 55164 800-800-2000

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