

LODGES DESTROYED BY STORMS // P. 22

FOP



JOURNAL

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NOVEMBER 2024

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Thank You to All Military Personnel,
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FROM THE FCC**

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and hi-res digital image to news@911media.com.



THE FOP JOURNAL is published monthly by the National Fraternal Order of Police. 701 Marriott Drive, Nashville, TN 37214 – 1-800-451-2711. Presort Non-Profit Standard, U.S. Postage Paid in Bolingbrook, IL, Permit No 1309. FOP membership includes a subscription to THE FOP JOURNAL. Subscriptions accepted from recognized law enforcement agencies, government officials and libraries. Non-member subscriptions \$32 a year; single copies \$8.

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House Will Vote on Repealing WEP and GPO



// **WRITE TO US!** If you have further questions, contact Patrick Yoes at (504) 234-4300, or pyoes@fop.net.

With the FOP's successful effort to get 218 signatures on Discharge Petition #16, H.R. 82, the Social Security Fairness Act, will be considered on the floor of the U.S. House of Representatives at some point in mid-November.

The petition discharges a rule, H. Res. 1410, to the House floor that provides for the consideration of H.R. 82. The exact day of the vote is not known, so please be sure to monitor the FOP's website and social media platforms for the very latest information.

FOP members should make a point of thanking those representatives who signed the petition and check in with their respective representatives to get them to commit to voting for H.R. 82 when it comes to the floor. You can call, fax, email or use the FOP's Action Center at tinyurl.com/ycxk6pay. Use your own social media or post on members' X accounts about the Social Security Fairness Act.

Members of Congress need to hear from you and need to know just how important this bill is to the FOP! We have to pull out all the stops to make sure we thank our supporters, make sure they're still with us and pick up additional co-sponsors in both the House and the Senate.

In the Senate, the Social Security Fairness Act has the support of 60 members — a filibuster-proof majority. The Washington, D.C., staff are in regular communication with the lead sponsors of S. 597, Senators Sherrod C. Brown (D-Ohio) and Susan M. Collins (R-Maine), to determine how to best maximize our chances of getting the legislation to the floor of the Senate after the House acts.

Congress will be winding down, so the timing of any Senate action will be critical! Here's a list of senators that the FOP is targeting to get them to cosponsor S. 597 or to secure a pledge to support the bill should it reach the Senate floor for a vote:

- Sullivan (R-Alaska)
- Cotton (R-Ark.)

- Carper (D-Del.)
- Rubio (R-Fla.)
- Young (R-Ind.)
- Marshall (R-Kan.)
- Daines (R-Mont.)
- Helmy (D-N.J.)
- Vance (R-Ohio)
- Lankford (R-Okla.)
- Hagerty (R-Tenn.)
- Capito (R-W.Va.)
- Manchin (I-W.Va.)
- Johnson (R-Wis.)

I would like to thank the Delaware, West Virginia and Wisconsin State Lodges for writing letters to their senators asking that they become co-sponsors of S. 597.

Make sure both of your senators know where you stand on this issue, as there may be little time to weigh in once a vote is scheduled. Just as above in the House, use your own social media (or that of your lodge!), call, fax, email or use the FOP's Action Center at tinyurl.com/ycxk6pay.

Make sure to regularly visit the FOP website and social media for the very latest information. **FOP**

Support the NFOP PAC!

We need your support of the National Fraternal Order of Police Political Action Committee (NFOP PAC), which, like our grassroots activism, is an essential part of our National Legislative Program. The NFOP PAC allows us to support candidates who support our members and our profession. As the oldest and largest law enforcement labor organization in the United States, it is crucial we keep our PAC strong, so we can help the candidates who not only support our members but the entire law enforcement community. It is up to us to ensure that they get elected!

We need to increase member participation in our payroll deduction and monthly recurring credit card programs. Please help us advocate on your behalf and do so with the resources needed to be effective. Help us grow our PAC and amplify our voice in the nation's capital.

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Giving Thanks and Getting Involved



// **WRITE TO US!** If you have further questions, contact Jimmy Holderfield at (904) 813-0067, or jholderfield@fop.net.

Greetings, my sisters and brothers. I hope this November edition of the *Journal* finds you and your family safe and well. November is a busy month with several religious and federal holidays for us to enjoy, plus we have Election Day for the president of the United States and other civic offices, Daylight Saving Time ends and we celebrate Native American Heritage Month. Let's all participate and enjoy the celebrations.

Many of us celebrate All Saints Day on November 1 and All Souls Day on November 2. On All Saints Day, we honor the saints of the church, known and unknown. Many people celebrate by attending church and visiting the graves of their ancestors and friends, enjoying a feast with family afterward. On All Souls Day, we spend time in prayer for the souls of loved ones and those who have no one to pray for them. Let us remember and pray for our fallen brothers and sisters on these two holy days, as they are saints and are loved.

Veterans Day is on November 11. It is celebrated in recognition of all who have honorably served our country in the military and is the universal recognition of the end of World War I at 11 a.m. on the 11th day of November (the 11th month) in 1918. Many of our members, both on the job and retired, served in our armed forces, and this is a special day for them. Let's show our appreciation by simply thanking them for their service in person, by phone call or by text. If you are on shift that day, buy their meal or donate to a veterans' charity in their name. And, of course, fly our nation's flag. A big thanks and gratitude go to our sister and brother military veterans.

Nothing is more American than Thanksgiving. It's a time to celebrate our blessings of the past year with family and friends. Other than the traditional things to do on Thanksgiving Day, such as watching parades, football games and movies, try



something different. Spend some time looking at old family photos and reminisce about the good times you have enjoyed together. Play

**It's a time to
celebrate our
blessings of the
past year with
family and friends.**

games with the family or do a scavenger hunt. And, of course, share a Thanksgiving feast with your family and friends.

In 1990, President George H.W. Bush signed the official designation into

law recognizing the month of November as National Native American Heritage Month. Ways to celebrate include learning about Native American cultures by reading literature or viewing Native art at a museum or exhibit. With the holiday season right around the corner, this is also the perfect time to shop and support Native-owned businesses. There are several websites that promote Native American businesses, offering a variety of products ranging from clothing to cosmetics, jewelry and art.

Per capita is now due at the National Office. To date, we have received approximately 20% of the lodges' first-half payments for 2025. Lodges not paying per capita by January 30 become suspended, which will result in the lodge secretary and other lodge officers being locked out of the membership database,

Continued on page 14 >



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SECRETARY'S MESSAGE

Continued from page 12 >

and all members of the lodge will not be able to enjoy the many benefits of the FOP, including the *Journal*, the NFOP app, benefits programs, merchandising and much more. If you have not received your 2025 membership card, please contact your local lodge secretary to find out why. All membership cards are sent to the local lodge secretary, unless otherwise specified, for distribution to the membership. If there was an error from my office in printing your card, a duplicate will be issued immediately.

Now is the time to register for the annual Leadership Matters training program. The dates for this excellent training are February 19–22 in Nashville. This training event is designed to help newly elected and veteran lodge officers, as well as those considering being lodge officers, get in-depth knowledge of the operations of the lodge. Originally the program was developed around the specific duties of lodge secretaries and treasurers, but it

has been expanded to include Robert's Rules of Order, legal defense and labor services, to name just a few of the educational curriculums. To register, go to **fop.net**, click on News and Events at the top, click on Calendar and go to February 2025, where you will see the details of Leadership Matters. Fill out the registration form and return it with your payment to **ssimpson@fop.net**. Once it has been received and approved, you will receive the hotel link to book your room. Also, check out the annual Wellness Summit, which will be February 17–18 at the same location. Consider making it a weeklong training event. Do not delay in registering, since the program fills up fast and once we reach capacity no additional registrations can be accepted.

The presidential election process has been in full swing for the past three weeks. I pray that you did your civic duty and voted. From time to time, I receive communications from a few members and the general public complaining that the FOP should not be involved in endorsing political

candidates or be involved in politics. I disagree with these positions. Through the years, the FOP has been the law enforcement leader in securing better pay, benefits, working conditions and job protections due to our political involvement at the local, state and federal levels. One of the most rewarding events we have is when one of our own members runs for and is elected to political office, whether it's for a city council seat, state senator or U.S. representative. Who better to know our needs and advocate for us all than one of our own? We have numerous members who are elected officials, and I commend each one of them for their past service in our noble profession and their service to their communities now. I encourage all of you to get and stay involved in the political process. Together, we can make the needed changes.

My staff and I take great pride in serving you, our members. Please reach out to us if we can help you in any way. Stay safe, and I look forward to seeing you soon. **FOP**

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UPCOMING EVENTS

FOP CALENDAR



Labor Leadership Training

February 11–12, 2025

Las Vegas, NV

Info and registration:

national.fop.net/labor-2025

Legal Counselors Seminar

February 13–14, 2025

Las Vegas, NV

Info and registration:

national.fop.net/legal-2025

Wellness Professionals Forum

February 16, 2025

Nashville, TN

Save the date



Officer Wellness Summit

February 17–18, 2025

Nashville, TN

Save the date

Leadership Matters

February 20–22, 2025

Nashville, TN

Info and registration:

national.fop.net/2025leadershipmatters

2025 Labor Leadership Training and Legal Counselors Seminar

Planet Hollywood, Las Vegas, February 11–12 and February 13–14

Register now! The Labor Leadership Training will be held February 11–12, and the Legal Seminar will follow on February 13–14. These events will feature presentations and discussions on a wide variety of issues and topics that impact law enforcement labor leaders and legal counselors and the officers they represent. Attendees of the Legal Seminar will be able to earn up to 12 CLE credits. Info and registration at national.fop.net/labor-2025 and national.fop.net/legal-2025.

Topics and Discussions

- Developments in public safety labor issues
- Artificial intelligence and law enforcement policy
- Panel discussion on current labor issues and negotiations
- Improving the future of policing
- Artificial intelligence in policing today
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





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GEORGIA My Brother's House

The mission of the William E. Peacock Jr. Lodge #10 FOP Charitable Foundation is to support local community outreach programs and charities, provide assistance to officers and their families during times of need, and honor those in our profession who have made the ultimate sacrifice. In March 2012, the Foundation purchased a two-bedroom house in Stone Mountain, Georgia. The purpose was to refurbish the house for use as a comfortable, temporary, rent-free residence for the families of law enforcement officers receiving extended treatment or

rehabilitation in Atlanta-area hospitals. The house was named "My Brother's House."

The house has been renovated and furnished; however, as with any home, there are ongoing maintenance and repair considerations, as well as various monthly expenses such as gas, electric and water service. The largest annual costs are insurance and county real estate taxes. Despite fundraising challenges, we have been fortunate to be able to host six law enforcement families in need for varying lengths of time at My Brother's House since March 2020.

On August 8, members of Lodge #10 partnered with the Home Depot Foundation to do some much-needed work on My Brother's House. President Frank James of Lodge #65 reached out to a contact with the Home Depot Foundation, who then agreed to donate materials and their time to do the upgrades and renovations to the house.

If you would like to donate to My Brother's House, visit gofundme.com/f/u72bkr-my-brothers-house or scan the QR code on this page. **FOP**



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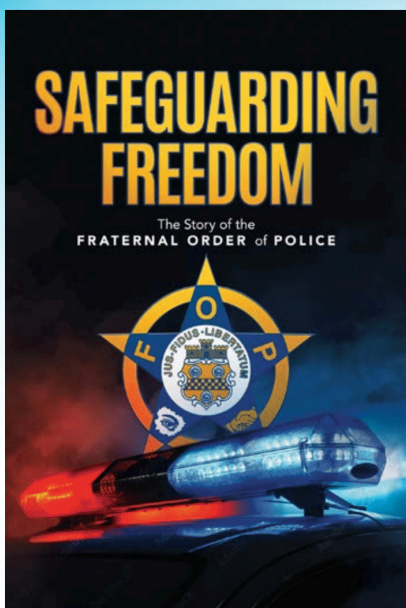
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NEW JERSEY

Megan Hall Promotion Celebration

Members of FOP Federal Lodge #168 at Joint Base McGuire–Dix–Lakehurst, New Jersey, traveled to River City Lodge #614 in Louisville, Kentucky, to celebrate the promotion of FOP lifetime member Colonel Megan Hall.

Colonel Hall was the defense force commander at Joint Base McGuire–Dix–Lakehurst Police. Her father, Chris, is a retired Louisville police officer and River City FOP Lodge member. **FOP**



SAFEGUARDING FREEDOM: The Story of the Fraternal Order of Police

The National Fraternal Order of Police History Committee and the National Board of Trustees are excited to present you with a new book, *Safeguarding Freedom: The Story of the Fraternal Order of Police*. This literary work is the result of reviewing historical documents, combing through thousands of photographs and conducting interviews to give the reader a comprehensive history of how the Fraternal Order of Police has impacted policing in America. Author Max DiLallo, co-author with James Patterson on numerous books, along with the direction of National History Committee Chair David Stevens, has worked tirelessly over the past year to reveal the journey of the FOP.

This fantastic book is available from the National Office for \$25 plus shipping, and the proceeds benefit our National FOP Foundation. Donations of \$30 or more to the Foundation will receive a free book.

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Upcoming Sessions:

99th CODC - Waretown, NJ
January 6 - May 16, 2025

100th CODC - Doral, FL
February 3 - June 13, 2025

101st CODC - Murfreesboro, TN
October 6, 2025 - February 13, 2026

FLORIDA AND VIRGINIA Lodges Destroyed by Storms

JIMMY HOLDERFIELD / NATIONAL SECRETARY

At least two local lodges have been destroyed by Hurricanes Helene and Milton. The first, the Robert E. Lister Lodge #66 in Port Charlotte, Florida, has been hit by three hurricanes in the past two years, beginning with Ian on September 28, 2022. The lodge's insurance carrier excluded the damage from their policy and refused to make the necessary repairs. Then, on September 26 of this year, the lodge experienced catastrophic flooding due to Hurricane Helene. The final blow came two weeks later, when Hurricane Milton hit the same area and even worse flooding occurred. The lodge is a total loss.

The second lodge, New River Valley Lodge #21 in Radford, Virginia, suffered major flood damage from Helene. At the peak of the catastrophic flooding, the lodge had six feet of water inside, which ruined everything in the lodge, including the walls. The damage is estimated at \$65,000, and unfortunately the lodge did not have flood insurance coverage.

All lodges are encouraged to review their insurance policies and ascertain that they have adequate coverage. Lodges in southern states, especially Florida, Louisiana, Texas and North Carolina, are finding it almost impossible to get coverage for wind and flood damage. Please review your policy.

Both lodges are accepting monetary donations to help rebuild. Please consider sending assistance to them at:

New River Valley Lodge #21
PO Box 3482
Radford, VA 24143

Robert E. Lister Lodge #66
24121 Peachland Blvd.
Unit C4 Box 313
Port Charlotte, FL 33954
(Lodge #66 Trustee Louis Henyecz notes, "The above address is our new PO box due to the old mailbox floating away.")

A Message From Florida Lodge #66

Brothers and Sisters,
I wanted to share a recent problem



The outside of New River Valley Lodge #21 in Virginia during the flooding

we experienced at FOP Robert E. Lister Memorial Lodge #66. Two months before Hurricane Ian, Lodge #66 received our new 180-page insurance policy electronically, which was e-signed and paid for. During Ian, our lodge suffered catastrophic damage, to include the loss of our garage, 50-foot screen room, three AC units, most windows and the roof. The loss of the roof caused significant damage to the interior of the building and furnishings. The total loss sustained was approximately \$180,000-plus.

Unfortunately for us, after filing our claim we learned our recently renewed

policy had a new exclusion for wind damage — meaning no hurricane or storm coverage any longer, causing our claim to be denied. Even hiring a law firm that specializes in this type of claim proved unsuccessful. To make matters worse, after almost two years of fighting with the insurance company, our policy was dropped due to not repairing the damage that they refused to cover. After being dropped, the only policy we were able to purchase was a basic liability insurance policy to cover if somebody gets hurt on our property.



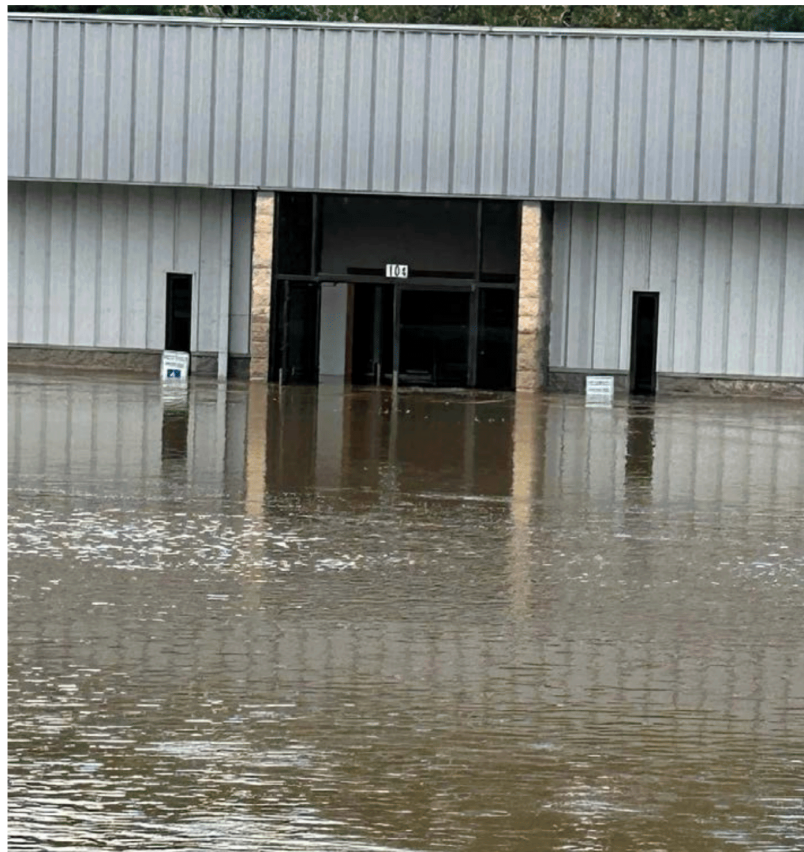
The interior of New River Valley Lodge during demolition

Just one month later, on September 26, we were now hit by Hurricane Helene and our lodge was flooded for the first time in the 32 years we owned the building. There were feet of water inside and everything we worked so hard to save during Ian was now lost. Not one piece of furniture, one memory or one document was salvageable. As bad as this story sounds, it's still not over. Less than two weeks later, on October 10, we were hit by Hurricane Milton and our lodge was flooded for a second time in less than two weeks. At this time, the building is half-gutted and should be completely gutted due to the extent of sustained damage.

The reason for sharing this information is twofold. First, I learned that newly added exclusions on commercial policies are becoming common and can be easily missed, as with us. So, if you have an insurance renewal, it's important to review and scrutinize each and every page, even if there are 180 pages.

Second, if any lodge happens to have an emergency relief or assistance fund and would like to help a battered, beaten, flooded, wet brother, please keep Lodge #66 in mind. Currently, we are down but in no way are we out.

Fraternally Yours,
Louis Henyecz
FOP Lodge #66 Trustee **FOP**



The flooded front door of New River Valley Lodge



Dimensions of Wellness: How Are You Doing?

SHERRI MARTIN / DIRECTOR OF WELLNESS

As discussions about wellness become ever more prevalent in our society, we might sometimes wonder what exactly is meant by the term “wellness,” anyway. Does it mean mental health? How good your biometric numbers are? Or something else?

Well, actually, it’s all those things and more.

The World Health Organization defines wellness as “a state of complete physical, mental and social well-being, and not merely the absence of disease or infirmity.” According to the National Wellness Institute, wellness is a conscious, self-directed and evolving process of achieving one’s full potential, which encompasses lifestyle, mental and spiritual well-being, and the environment. The Institute explains that wellness is positive and affirming, and contributes to living a long and healthy life. Furthermore, it is multicultural and holistic, involving multiple dimensions.

Exactly how many dimensions is a bit more debatable. For example, while the National Wellness Institute has identified six dimensions of wellness, the Substance Abuse and Mental Health Services Administration (SAMHSA) has identified eight. We find that the variation is due to overlap

and interpretation and is largely based on each individual’s perception of the impactful realms of their life and health. As we consider the daily life of the average law enforcement officer, and having learned from those we serve, the FOP Division of Wellness Services is focused on these domains:

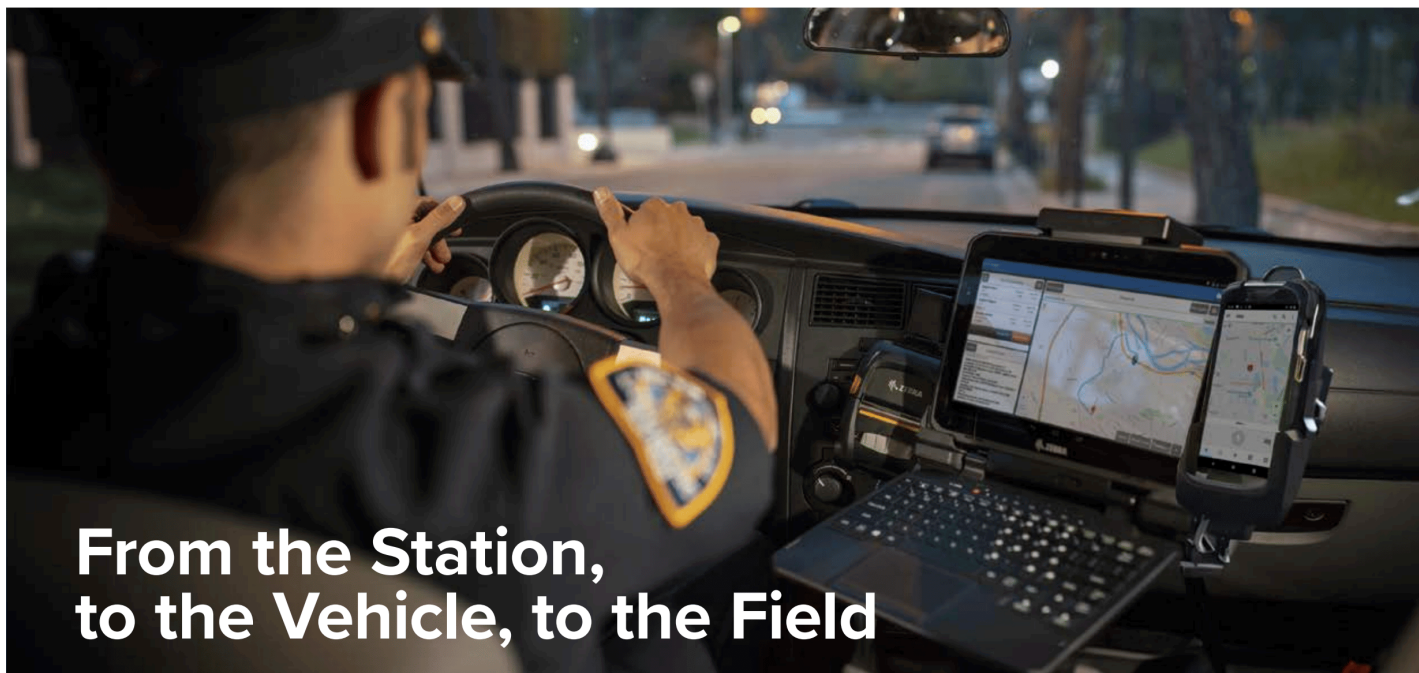
- Physical
- Psychological/emotional
- Spiritual
- Occupational
- Financial
- Social

Let’s look at some important components of each.

Physical wellness refers to maintaining and improving the health of our bodies. It involves getting adequate sleep, eating a healthy and balanced diet, being physically active every day, keeping up with preventative medical screenings and preventing illness or injury.

Psychological wellness focuses on emotional, cognitive and behavioral well-being. Healthy psychological well-being

Continued on page 26 >



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Keep hackers out and conversations private with Zebra's built-in enterprise-grade cybersecurity.

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Turn the TC78 into a two-way radio that works over Wi-Fi or cellular using a full-featured PBX handset with a custom interface that makes it easy to execute even the most complex telephony functions.

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WELLNESS

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is not just the absence of mental health issues or a diagnosis of a mental health disorder, but the presence of balanced emotions, thoughts and behaviors.

Spiritual wellness involves finding meaning and purpose in life and developing a connection with something greater than oneself. It means living in a way in which your actions align with your values, morals and principles. Spiritual wellness is not necessarily tied to a specific religion or faith, but it can include religious beliefs and practices.

Occupational wellness refers to the satisfaction and fulfillment one feels in one's job or career. The way we spend a sizable portion of our day can have a significant impact on our happiness and overall health and can be a huge portion of finding alignment with our values. Occupational wellness also includes maintaining a healthy work-life balance, pursuing professional development opportunities and finding a sense of purpose in one's work.

Financial wellness is a relative measure of how well a person manages their financial life. It includes practicing good habits with money, setting financial goals and taking steps to achieve them. It involves being knowledgeable about and responsible with money, budgeting, investing and saving. It is also having the ability to adjust your behaviors and manage your emotions in a way that honors both your priorities and your financial reality.

Social wellness involves forming and maintaining healthy relationships with others, promoting healthy communication and making meaningful connections with family, friends, community and society. It centers around building a sense of connection, belonging and developing a support system. It also encompasses healthy patterns of social behavior, including setting boundaries, self-awareness and balancing social and personal time.

So, how are **you** doing in each domain?

If you're like most people, you're pretty solid on at least one, and

you have at least one where you could make some improvements or adjustments, learn something new or make way for growth. As you read this, take a few minutes to truly evaluate where you land in each domain of wellness. Give yourself a score on each: 1 for excellent, 2 for adequate and 3 for needs improvement. Then take a closer look at those areas where you may be able to improve or shore up your wellness. We suggest identifying one or two clear and measurable things you can do to improve in those areas. Think of just taking a small but manageable step. Here are three suggestions in each domain for getting started.

Physical: Commit to getting one night of at least seven hours of sleep, set aside 20 minutes for exercise for four days a week or schedule that annual medical appointment.

Psychological: Write down three things you are grateful for and tack up the post somewhere you will see it, call a friend you have not spoken to in a while or try to reframe a stressful circumstance in a more positive light.

Spiritual: Take a walk in nature, start writing down your thoughts in a journal or commit to taking a break from negative media for a full day.

Occupational: Start a conversation with a co-worker you may not know well, recognize a job well done by a colleague or limit yourself to one overtime shift of extra duty job per week so that you maintain solid work-life balance.

Financial: Actually write out a budget, identify one expense you can eliminate — no matter how small — then take the money saved and begin a long-term savings account.

Social: Practice listening without interrupting, schedule time together with a friend or thank someone aloud for a kind deed.

The most important thing to remember is that big improvements can come from micro-steps. The longest journey sometimes starts with a small step, and we all deserve to live healthy, full lives. Even if you are doing well in all domains, there is always room for growth — each day, just making yourself 1% better or more well. We want to see you thrive! **FOP**

SAVE
THE
DATE!

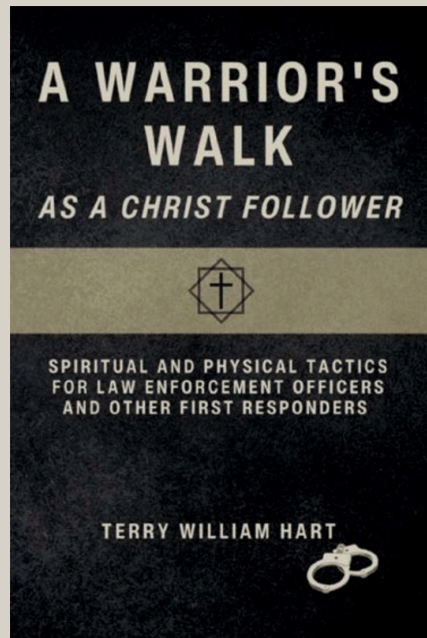
Wellness Services

The NFOP Division of Wellness Services Presents:

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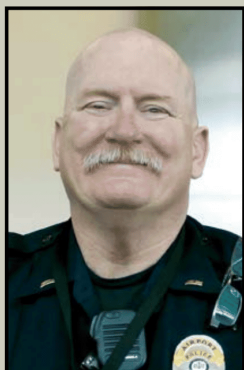


**A Book Written by a Law Enforcement Officer
Available at Amazon**

Law enforcement officers and other first responders often see the gritty, dangerous elements of society and must make split-second decisions when confronting life and death situations. This book is written by an experienced Christian law enforcement officer who knows and understands the unique stresses of the job and the need to find spiritual, mental, and physical wholeness in the midst of it all. This book is for all first responders who put their lives on the line.

Part 1 is a devotional. Terry Hart uses true stories from his law enforcement career – stories that officers and others first responders can relate to – and links them to biblical truths about the nature of mankind. God's unchanging character and love, and our relationship with God.

Part 2 is a practical guide of essential concepts and safety procedures for law enforcement officers. Terry Hart details some of the most important steps officers can implement on the job and in their personal lives to stay safe, remain well, and go home alive.



Terry Hart has nearly 42 years of experience in law enforcement, education, and officer training. He began his career in the Long Beach City Jail and then spent most of his career working patrol in Stanton, California. He also worked his off-hours as a part-time defense tactics and baton instructor at a California law enforcement academy.

In addition, Terry has been a basic pistol instructor for POST and the NRA, and he holds a 3rd-degree black belt in Yoshinkan Aikido. Currently, he is a lieutenant with the Airport Police Services in Wyoming. Most important, Terry Hart has been a Christ follower for the past 50 years and throughout his career in law enforcement.



University of Management and Technology



UMT's affordability was the deciding factor for me," shared FOP member John Marquardt.

Over the years, the University of Management and Technology (UMT) has offered generous scholarships to our first responders. As a Fraternal Order of Police (FOP) university, we want to help you succeed by offering various benefits to you and your family. Our degree programs are among the most affordable you will find. UMT's affordability and value to its students has been recognized by *Forbes* as one of the "2024–2025 *Forbes* Top 500 Colleges." We are confident in the value we provide you, but don't just take our

word for it. Here is a story from one of your fellow FOP members.

John Marquardt, FOP member (MPA expected '24), started his educational journey with UMT after coming across a flyer from the FOP. Intrigued by what UMT had to offer, he compared its programs to those of other schools and found that UMT stood out as the right choice.

UMT's cost-effective courses allowed John to complete his degree without accruing student debt, a benefit that he greatly valued. This financial peace of mind and the ability to walk away with a master's in a relevant field made his experience at UMT worthwhile.

John also appreciated the variety of UMT's degree programs. He found that UMT provided far more options compared to other programs he considered. **"There were a lot more options in the degree programs compared to other recommended schools," John explained.** With his eye on career advancement, John knew that completing his degree at UMT would provide him with valuable skills and knowledge to help him move forward in his current job.

One of the aspects John appreciated most about UMT was its online format, which is self-paced and designed to suit working adults like him. "The online format was excellent. Self-paced courses are great for adult learners," John noted. He also appreciated the course length

and the quality of the content, stating, “**I loved the course content; I learned a lot and took a lot away from the classes, and I’ve even applied what I’ve learned to my current job.**”

John also praised the course faculty, noting their fairness in grading and responsiveness. Completing his degree, which was outside his usual field, posed challenges at times, but he found the experience rewarding. “The faculty was excellent. The program was challenging, but rewarding, since it was out of my wheelhouse,” he said.

John’s positive experience has led him to recommend UMT to many of his colleagues. He even reached out to the professional organization he originally encountered to endorse UMT as a school that truly delivers on its promises. “To be able to walk away with a master’s in a relevant field was a great experience. I’ve

recommended it to a bunch of people I work with and emailed FOP to say UMT is a school that is worth it,” John shared.

“UMT’s affordability, flexible format and comprehensive program options made it the best choice for me. The low tuition costs, combined with the ability to work while studying, allowed me to complete my degree without taking on debt. The self-paced learning and supportive faculty provided the flexibility and guidance I needed to succeed. I’m proud to have earned my master’s and highly recommend UMT to anyone looking to achieve their academic goals.”

You can read a lot more student stories at umtweb.edu/SS.aspx?source=FOP.

Join us today and start enjoying your benefits! Our quality and affordable programs are 100% online. Study anywhere, anytime — just not when you are catching the bad guys, please.

FOP member benefits include:

- The normal cost of \$390 per credit is reduced to \$250 per credit
- UMT loans textbooks to you free of charge
- Most fees are waived (e.g., application, credit evaluation, semester registration, etc.)
- Transfer up to 75% of the required credits for an undergraduate degree or 50% for a graduate degree — previous college credit and professional training are taken into consideration
- Benefits are extended to eligible family members
- Strong personal support

The University of Management and Technology is accredited by the Distance Education Accrediting Commission (DEAC). For additional information, visit us at umtweb.edu/index.aspx?source=FOP. **FOP**

The National Fraternal Order of Police University (NFOPU) has successfully paved the way for hundreds of FOP members to pursue higher or continued education. For more information on the NFOPU Consortium, go to fopconnect.com/education-connect/about-the-consortium.



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Romeoville, IL



Cincinnati, OH



Williamsburg, KY



Ashland, OH



San Diego, CA



Arlington, VA



Fayette, IA



Orange Beach, AL



Rosemont, PA



Adelphi, MD



Minneapolis, MN



Steubenville, OH



Tiffin, OH



San Diego, CA



Wichita, KS



FOP Gets a Win From the FCC on FirstNet/4.9 GHz



The Federal Communications Commission (FCC) announced a new rule at the end of October granting a nationwide license to the First Responder Network Authority (FirstNet) to administer the use of the 4.9 GHz spectrum within the Nationwide Public Safety Broadband Network (NPSBN).

This is a significant victory for the FOP, as we had to go head-to-head with for-profit companies and hitherto unknown organizations like the Coalition for Emergency Response and Critical Infrastructure (CERCI), which were using the false banner of “local control” to encroach upon public safety’s 4.9 GHz spectrum for their own commercial purposes. They were, in some cases, even reaching out to state and local lodges to urge them to adopt their position, as opposed to that of the National FOP.

We are grateful that FCC Chair Jessica Rosenworcel and Commissioner Brendan Carr took the time to engage with us, as well as the International Association of Fire Fighters (IAFF) and International Association of Chiefs of Police (IACP), and really listened to and considered the views of the men and women who rely on these networks while protecting their communities.

The FOP, IAFF and IACP represent the overwhelming majority of the public safety practitioners who use these communication systems in the field. In fact, their very lives depend on the reliability and effectiveness of these communication systems. Non-public-safety organizations in the private sector, critical infrastructure operators and transportation providers sought to encroach upon public safety’s 4.9 GHz spectrum for their own commercial purposes. This fractured, patchwork approach is unworkable, as it lacks the

Just the Facts:

» In a victory for public safety over private profit, the FCC has granted a nationwide license to FirstNet to administer the use of the 4.9 GHz broadband spectrum, which will prevent commercial entities from encroaching on the communication system that first responders rely on with their very lives while protecting their communities. The FOP is also pressing for consideration of the Honoring Our Fallen Heroes Act, which would expand the Public Safety Officers’ Benefits program to include officers who are exposed to certain carcinogens that ultimately lead to death or disability — particularly important as emergency responders work to clean up the areas impacted by Hurricanes Helene and Milton.

necessary economies of scale and would stifle innovation. The lack of a national licensee to administer the band within the NPSBN would have resulted in commercial entities “cherry-picking” the most desirable areas for 5G investment, while leaving much of the country unserved.

As National President Yoes has said, the outcome of the FCC’s action is a victory of “public safety over private profit.”

Pending Legislation in the House

See National President Yoes’ article for the latest on H.R. 82/S. 597, the Social Security Fairness Act.

Just before the current recess, the Committee on Ways and Means favorably reported H.R. 3269, the Law Enforcement Innovate to De-Escalate Act, on a 21–16 vote. The bill, which the FOP supports, would exempt less-than-lethal projectile devices and their ammunition from excise taxes imposed on firearms. It would define less-than-lethal devices as those intended to launch a projectile no faster than 500 feet per second and designed to be used in a manner unlikely to kill or cause serious injury. The measure

could be considered on the House floor sometime this month.

Pending Legislation in the Senate and Senate Committees

Since April, the Senate Committee on the Judiciary has had S. 1306, the COPS Reauthorization Act, on its markup agenda, but the bill has been continually held over because of disagreements about amendments on the majority side. We are hopeful that we can get a breakthrough once the Senate returns to session, as the bill, which provides for a clean reauthorization of the Office of Community Oriented Policing Services (COPS) and the programs it administers, is noncontroversial.

We will also be pressing for floor consideration of S. 930, the Honoring Our Fallen Heroes Act. The bill was favorably reported by the Committee on the Judiciary on a unanimous vote and was supposed to have been included in the amendment package for the National Defense Authorization Act (NDAA), but concerns from Minority Leader Senator Mitch McConnell (R-Ky.) about the cost of the bill prevented its inclusion.

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FMI: angelo.edu/ss-cj

Top Priorities in Brief

H.R. 82/S. 597, the Social Security Fairness Act

House: 329 co-sponsors (119 R, 210 D)

Senate: 60 co-sponsors (44 D, 13 R, 3 I)

Urge Congress to pass it:

tinyurl.com/ycxk6pay

H.R. 1322/S. 1658, the Law Enforcement Officers' Equity Act

House: 88 co-sponsors (23 R, 65 D)

Senate: 3 co-sponsors (2 R, 1 D)

Urge Congress to pass it:

tinyurl.com/37afz34h

H.R. 3539, the Public Safety Employer-Employee Cooperation Act

House: 68 co-sponsors (53 R, 15 D)

Senate: Not yet introduced

Urge Congress to pass it:

tinyurl.com/5h6mtmvt

H.R. 354/S. 1462, the LEOSA Reform Act

House: 43 co-sponsors (43 R)

Senate: 9 co-sponsors (9 R)

Urge Congress to pass it:

tinyurl.com/3w4br4sj

H.R. 743/S. 4258, the Protect and Serve Act

House: 118 co-sponsors (102 R, 16 D)

Senate: 20 co-sponsors (19 R, 1 D)

Urge Congress to pass it:

tinyurl.com/3uzdafpk

H.R. 3170/S. 1514, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act

House: 145 co-sponsors (47 R, 98 D)

Senate: 29 co-sponsors (7 R, 21 D, 1 I)

Urge Congress to pass it:

tinyurl.com/48vxkdp4

To see a full list of legislation supported by the FOP, please visit tinyurl.com/ycy5k5rv. Members should continue to monitor the FOP's social media platforms and our website for the latest legislative news! To send a message to your members of Congress asking them to support FOP priority legislation, visit the FOP Action Center at votervoice.net/FOP/home.

WASHINGTON REPORT

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The legislation would expand the Public Safety Officers' Benefits (PSOB) program to include law enforcement and public safety officers who are exposed to certain carcinogens that ultimately lead to death or disability. This issue is of particular importance now, with law enforcement officers and other emergency responders working to clean up and decontaminate areas impacted by Hurricanes Helene and Milton. The FOP is working with the bill's sponsors and other key allies to find a way forward.

Other Legislative Activity

Since the last issue of the *Journal*, the FOP has supported the following legislation:

- **H.R. 9576**, the Pathways to Policing Act, which would provide \$50 million a year to the U.S. Department of Justice (DOJ) to operate a nationwide marketing and recruitment campaign for law enforcement
- **H.R. 9660**, the Samaritan Efforts to Ensure Key Health Emergency and Life-saving Protection (SEEK HELP) Act, which would close gaps in good Samaritan laws by ensuring that people cannot be prosecuted for drug possession when they seek medical assistance after witnessing or experiencing an overdose
- **H.R. 9871**, the End Fentanyl Trafficking with Local Task Forces Act, which would invest and expand multiple anti-drug task forces in the DOJ to improve cooperation and collaboration between departments to combat the fentanyl epidemic and would include authorizing new funding toward hiring and retaining officers, creating new anti-drug task forces and procuring equipment and upgrading technology
- **H.R. 9910**, the Supporting Federal Employees in the National Guard & Reserves Act, which would increase the number of paid leave days to 36 for law enforcement officers and other public safety employees who serve

concurrently in the National Guard or reserves

- **H.R. 9928**, the U.S. Park Police Modernization Act, which would address the growing crisis the U.S. Park Police faces by restructuring its service timeline for an officer's career, leveling it with other federal law enforcement agencies such as the U.S. Secret Service Uniformed Division and the U.S. Capitol Police
- **S. 5062**, the Prison Staff Safety Enhancement Act, which would require the DOJ's Office of the Inspector General to conduct reviews and analysis into cases of sexual harassment and assault against federal corrections officers and other staff, report those findings to Congress and subsequently have corrective rules promulgated by the U.S. attorney general
- **S. 5270**, the HIDTA Enhancement Act, which would increase funding for the High Intensity Drug Trafficking Areas (HIDTA) program to enhance fentanyl seizure operations and improve coordination between federal, state and local law enforcement agencies

To see a full list of legislation supported by the FOP, please visit fop.net/government-and-media-affairs/legislation-we-support. Members should continue to monitor the FOP's social media platforms and our website for the latest legislative news! To send a message to your members of Congress asking them to support FOP priority legislation, visit the FOP Action Center at votervoice.net/FOP/home.

The Latest News From the Hill Is in the FOP's Weekly Update

If you aren't receiving the *Weekly Update* from Capitol Hill in your inbox every week, go to tinyurl.com/FOP-weekly-update to sign up. It helps to keep you and your members up to date with the latest news from Washington, D.C.

Please be a regular visitor to all of our social media platforms, as these frequent posts are the best way to keep up with

Continued on page 34 >



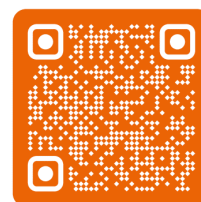
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WASHINGTON REPORT

Continued from page 32 >

the National FOP's daily activity. Follow the National FOP on:

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Do your part! Please **share, comment** and **like** our content.

Check Out the FOP's YouTube Channel and The Blue View Podcast!

The FOP's YouTube channel (youtube.com/GLFOP) hosts every episode of the FOP's podcast, entitled *The Blue View*, as well as news clips, interviews and our FOP Facts videos.

National President Patrick Yoes hosts *The Blue View*, which has featured guests from Capitol Hill and within the FOP, as well as law enforcement experts and leaders from around the country, to gain better insight into the issues and current events in the law enforcement community. The most recent episode features National FOP Chaplain Rick Snyder and Dr. Chris Holland to discuss how faith and resiliency can go hand in

hand with a law enforcement officer's overall wellness — especially at such a difficult and strenuous time for law enforcement.

The *Blue View* podcast can be found on **Apple Podcasts, Spotify, Amazon Music** and **YouTube**.

Have You Given to the NFOP PAC Yet?

The next election is just *days* away! The National Fraternal Order of Police Political Action Committee (NFOP PAC) needs more of our members to contribute to ensure that our PAC has the resources to support candidates who will fight for our officers and the issues that are important to them. With the election cycle almost behind us, now is the time to replenish our PAC funds for the next one.

We are asking all FOP members to find a way to contribute to the National FOP PAC. Our profession depends on having well-informed lawmakers who listen and understand the challenges facing law enforcement today.

We are urging members (and lodges) to sign up for recurring

monthly contributions using their credit card. This is the most effective and reliable way to contribute and to strengthen our PAC.

These contributions need not be for large amounts (though these are also very much appreciated) — but every dollar helps! If every FOP member gave just \$1, we could raise \$377,000! If 10% of our members gave just \$5 this year, we would raise \$188,500. We need your support to meet our fundraising goals!

To donate online, please visit **nfop-pac.firstresponderprocessing.com**. If you would like to donate via check, please make it out to the National Fraternal Order of Police Political Action Committee and mail it to 328 Massachusetts Ave. NE, Washington, D.C., 20002. For inquiries about our effortless payroll deduction program or to sign up for recurring monthly donations, please contact the Steve Young Law Enforcement Legislative Advocacy Center at (202) 547-8189 or David Taboh at dtaboh@fop.net.

Thank you to all of you who have supported and continue to support our PAC with regular contributions! **FOP**

WELLNESS PROVIDERS

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Midway, UT

chateaufrecovery.com/programs/first-responders

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Deerfield Beach, FL

therehab.com/services/first-responders

First Responder Wellness by Simple Recovery

Costa Mesa, CA

firstresponder-wellness.com

Harbor of Grace First Responder Program

Havre de Grace, MD

harborofgracerecovery.com/first-responders

Transformations Treatment Center: Help for Our Heroes Program

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helpforourheroes.com

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The Spotlight on Police Encounters — From a Distance



In today's digital age, it has become commonplace for bystanders to film police encounters on their phones. Those who maintain a respectful distance can provide valuable perspectives and additional evidence. However, how close can these bystanders get before they begin to interfere with the officers' duties? At what point does their presence become a distraction for officers attempting to do their jobs? Recent legislative measures across the United States have sparked critical discussions about balancing police accountability, citizens' rights and the influence of technology on law enforcement. These issues raise important questions about how to protect police officers in a world shaped by smartphones.

Most recently, in late May, the Louisiana governor signed legislation criminalizing the act of approaching a police officer who is "lawfully engaged in the execution of his official duties." House Bill 173 makes it a crime to come within 25 feet of an officer if they have instructed someone to stop or retreat. In addition to fear of distraction and interference, this measure arose in response to increasing concerns among law enforcement about the potential for edited video footage that misrepresents officers' actions. Supporters argue that the law will enhance the safety of officers in tense situations and help maintain order, allowing them to perform their duties without fear of distortion or harassment. Louisiana's new law went into effect August 1.

Louisiana is not alone in these efforts. In April, Florida Governor Ron DeSantis signed similar legislation that makes it a second-degree misdemeanor to approach within 25 feet of a first responder after receiving a verbal warning to stay away. This state law includes a requirement of intent to interfere, threaten or harass the first responder who is in the course of

Just the Facts:

>> As smartphones have grown ubiquitous, it has become commonplace for bystanders to film law enforcement encounters. Issues surrounding the role of these bystanders and how close they can get before they begin to interfere with officers' ability to do their jobs have been heatedly debated. Recent "buffer zone" legislative measures across the U.S. are attempting to address these questions and balance the public's right to observe police activity with the need to protect officers while they perform their duties.

their duties. It further prohibits harassing conduct "which intentionally causes substantial emotional distress in that first responder and serves no legitimate purpose." The law mandates a "buffer zone," aimed at preventing crowds and potential interference. Supporters of

Supporters argue that the law will enhance the safety of officers in tense situations and help maintain order.

this measure argue that it is essential for protecting officers from distractions that could escalate situations.

In Indiana, a federal judge ruled in favor of a 25-foot "buffer zone." On January 9, U.S. District Court Judge Damon Leitchy of the Northern District of Indiana ruled against the American Civil Liberties Union (ACLU) of Indiana, which argued that the state's law violated

the constitutional rights of citizen journalists to observe and record police activity. The law, which went into effect in July, prohibits knowingly approaching within 25 feet of an officer after being ordered to stop. Leitchy maintained that the law serves legitimate purposes and does not entirely prevent recording police conduct. He wrote, "Indiana's buffer law has many constitutional applications within its plainly legitimate sweep. It never once permits an officer to tell a reporter or citizen-journalist to leave altogether or to cease recording police activity." The judge further noted, "And at 25 feet, in measure small steps from an officer's work, this law has only an incidental effect on the public's First Amendment right to capture audio and video and otherwise scrutinize police conduct."

Critics of these laws echo the ACLU's concerns, asserting that limiting bystanders' proximity undermines First Amendment rights and the public's ability to observe and record officials carrying out their duties. Civil liberties groups, like the ACLU, continue to challenge legislation and argue that such laws are overly broad and chill the free speech rights of citizens and reporters. And some courts have agreed with their arguments. In July 2023, U.S. District

Continued on page 38 >

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interactions have changed significantly. Ongoing discussions focus on the role of bystanders in documenting these encounters, as states work to balance the public's right to observe police activity with the need to protect officers while they perform their duties. These laws are not necessarily attempts to prevent citizens from recording altogether or to deny individuals' First Amendment rights. Rather, these laws aim at creating a "safety zone" so that law enforcement can do their jobs effectively. Thus, this type of legislation attempts to find common ground that addresses both concerns. **FOP**

LEGAL COUNSEL

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Judge John J. Tuchi ruled against the Arizona law making it a misdemeanor to film an officer within 8 feet after a verbal warning. The federal judge struck down the law, stating that it chills protected First Amendment activity and is unnecessary given existing laws.

In Nebraska, a proposed bill introduced in March faced significant backlash. Legislative Bill 1185 would make it a misdemeanor,

punishable by up to a year in jail, to record an officer within 10 feet while they are actively engaged in their duties. This was introduced as a product of conversations with law enforcement officers across the state who are saying that they are being constantly harassed during encounters. However, critics argue that courts have been clear: people have a right to observe and record police while they are on duty. Thus, they argue that such legislation infringes on their constitutional rights.

As smartphones have become ubiquitous, the dynamics of police

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Leadership Does Matter


Training and education are the mainstays of our profession. From the first day a recruit is hired, training and education kick in. Education is so important to our profession, many agencies require a certain amount of college credits to be considered for employment. Other agencies incentivize advanced education in order to qualify for bonuses, advancements or promotion. As valued as education is, every individual entering law enforcement receives job-specific, specialized, entry-level recruit training to be a law enforcement officer.

A new recruit could have a Ph.D., yet they are destined for recruit training, where additional skills will be bestowed on them.

It is often those with no command rank or supervisory training who become our informal leaders.

This is how much value our profession sees in training and education. We would never turn an officer loose without basic academy training. And continued training throughout one's career is rudimentary for job success. More often than not, states are requiring annual training updates in the matters they deem important to the communities that we serve. Some of it is repetitive to the point of uselessness, yet it's valued by many and used as a litmus test to determine where an individual is in their career progression.

With all the education and training that our profession bestows on a career law enforcement officer, one void appears



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obvious: There is little leadership training offered to non-supervisory officers. Pass a sergeant exam and perhaps leadership training will be offered as part of a broader management cadre — maybe. Make lieutenant and upper command starts seeing that need for good leadership skills. But what about the individual with no rank? Should they not be exposed to leadership training? Should they not understand the basics of leadership?

It is often those with no command rank or supervisory training who become our informal leaders. It is these individuals who are running our FOP lodges and unions. Often thrust into a position that they believe they know and understand, they quickly learn there are so many more skills they need to grasp. For new leaders with little formal training, it is on the job where learning takes place. While this on-the-job learning occurs, organizations often suffer. When I say “organizations,” I am referring to both sides of the coin.

Both the FOP lodge or union (labor) and the criminal justice entity (management) often suffer from inexperienced leaders.

Seasoned leaders from all backgrounds, be they labor or management, understand the importance of good leadership skills to ensure that organizations dependent upon one another thrive. This is why many of our FOP lodges invest resources to send their new and up-and-coming leaders to the FOP's Leadership Matters. This is also why many progressive criminal justice organizations (employers) allow paid time off for their informal leaders to attend the FOP's Leadership Matters.

If you are an established leader, whichever side of the coin you fall on, I strongly encourage you to consider sending your new and up-and-coming leaders to the FOP's Leadership Matters. It's an investment in all of our futures.

And don't forget about the Collaborative Reform Initiative – Technical Assistance Center (CRI-TAC) for no-cost training and consultation delivered by the field, for the field, from subject-matter experts from across the country.

Until we meet again, God bless you and God bless the FOP! **FOP**

FOP DIVISION OF EDUCATION AND OUTREACH

If you have further questions, contact Director Keith Turney at ktturney@fop.org, or (815) 482-5620. For more information on CRI-TAC, visit cops.usdoj.gov/cri-tac.



BENEFITS OF FOP MEMBERSHIP

The National Fraternal Order of Police is the world's largest organization of sworn law enforcement officers, with over 373,000 members in more than 2,200 lodges. We are committed to improving the working conditions of officers and the safety of those we serve through education, legislation, information, community involvement and employee representation. Here's a quick overview of the wide variety of services and benefits that the FOP offers to its members.

Legislative Office

The office on Capitol Hill lobbies on issues important to rank-and-file law enforcement officers. The National Legislative Program is the most active and comprehensive of any law enforcement organization in Washington.

Legal Defense Plan

This self-funded plan is available to eligible FOP groups and individual members to cover law enforcement exposures, including administrative, civil and criminal legal coverage; H.R. 218 coverage; and the Moonlighting Liability Insurance Program.

Labor Services Division

Comprehensive resources and services designed to ensure that no officer goes to the bargaining table alone. Labor Services stands ready to provide the people and resources you need for contract information, experienced legal experts, training seminars, personalized labor research and more.

National Peace Officers' Memorial Service

This solemn event is held every year during National Police Week to honor those who have given their lives in the line of duty. Open to the public, it brings together the expanded law enforcement family and national leaders, pays tribute to the fallen and offers words of comfort to their surviving family members.

FOP Journal

Published digitally 12 times a year, the *FOP Journal* is the official publication of the National FOP. Each issue contains reports from the Executive Board, updates on law enforcement legal and labor issues and so much more!

Disaster Relief

As part of the NFOP Foundation, the Fraternal Order of Police Disaster Relief Fund (a nonprofit 501(c)(3) organization) relies on the generosity of individuals, organizations and corporations and is always prepared to assist our members in distress.

Charity Partnerships

- **Easter Seals:** Helping children and adults with disabilities live better lives is at the heart of Easter Seals' mission, and the FOP, as a long-standing Easter Seals National Corporate Partner, has helped raise more than \$15 million. Donate online at www.easterseals.com and be sure to indicate your FOP affiliation when donating!
- **Law Enforcement Torch Run for Special Olympics:** The FOP is committed to helping people with intellectual disabilities learn to become self-reliant and contributing members of our communities.

Service Providers

The National FOP list of Service Providers currently includes Liberty Mutual insurance, Avis and Enterprise car rentals and a variety of licensed products from HALO, the official FOP merchandiser.

Education Services

The Education Services Committee develops and implements professional law enforcement training programs and events to equip members with the skills needed to enhance their careers, and has established a training schedule covering a wide spectrum of leadership, labor and legal issues. The National FOP also provides scholarships to eligible applicants.

National Fraternal Order of Police University (NFOPU)

Recognizing that four-year and graduate degrees are increasingly important for law enforcement career advancement, the FOP collaborates with a select consortium of universities willing to offer members the education they need with a flexible schedule and reasonable cost. **FOP**



For more information on all of these programs, visit www.fop.net.



Be on Time

Early is on time, on time is late and late is unacceptable." It's an old saying of debatable origin. When it comes to labor, it's a golden rule.

There are many different remedies available when a union has a complaint based on an employer's action. If there is a collective bargaining agreement in place, the likely remedy is filing a grievance. How and when the grievance is filed is typically spelled out in the CBA. The process will include multiple steps and usually culminates in some form of resolution, such as arbitration. Arbitration is a preferable resolution because it can be completed quickly, is less formal than going to court and is a lot less expensive than a formal court proceeding. Grievance deadlines tend to be less than a month, and once that period expires, the grievance is essentially dead.

When there is a complaint based on violations of state or federal collective bargaining laws, the appropriate forum is a labor board. Labor board hearings also tend to be informal and can have several stages. Typically, there is an initial hearing before a hearing officer. The hearing officer's decision can be appealed to the full board in many cases. Labor board decisions can also be appealed to the courts. Labor boards typically follow their own precedent, and the process can be drawn out, especially if appealed. The type of filing before a labor board is typically called an unfair labor practice charge (ULP). The deadline for filing a ULP is generally six months.

It is important to know that sometimes a CBA grievance can also form the basis for a ULP. When this occurs, a careful decision must be made. In some instances, a union must choose between a ULP or a grievance. In other words, one disqualifies the other.

Just the Facts:

>> When a union has a complaint based on an employer's action, there are many remedies available, including filing a grievance or an unfair labor practice charge (ULP). The filing deadlines can vary greatly between the types of claims, and missing a filing deadline is fatal to a case. The moment you think you have a claim, have it reviewed as early as possible so that a sound strategic decision can be made on what, where and when to file.

Since different remedies are available, the decision must be made before the shorter grievance deadline expires. If the grievance deadline expires, a ULP is the only option.

Once an initial filing deadline is missed, the filing is unacceptable, and the case is over and cannot be resurrected.

Finally, in some cases, there may be an option for a grievance, a ULP and a lawsuit. This can occur when a statutory right is incorporated into a CBA. Overtime is an example. If a CBA has an overtime provision and the union files a grievance for unpaid overtime, the case can also be filed in court if there is a violation of a statute. A quirk in overtime law exists when a CBA requires payment for overtime that is not required by a statute. In that case, there is only a grievance.

While all of this can seem a bit confusing, it is good to know what type of claim you want to file. The type of claim determines the filing deadlines, which can vary greatly. Missing a deadline is fatal to a case. Once an initial filing deadline is missed, the filing is unacceptable, and the case is over and cannot be resurrected.

The lesson is, the moment you **think** you have a claim, have it reviewed as early as possible so that a sound strategic decision can be made on what, where and when to file. At the Labor Services Division, our staff members have decades of experience in evaluating such claims. Please do not hesitate to contact the Division for information on how we can support you. **FOP**



Scan the QR code for more information about NFOP Labor Services.



FOP Legal Defense Plan for Retired Officers

Retired officers are eligible for unlimited legal defense coverage for civil and criminal claims associated with the legal carrying and use of a concealed weapon.

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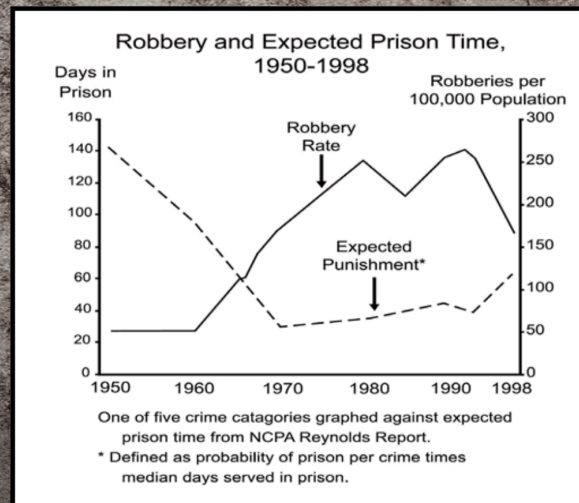
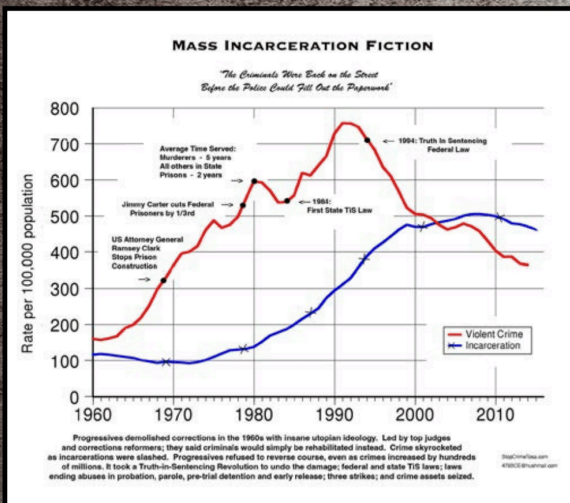
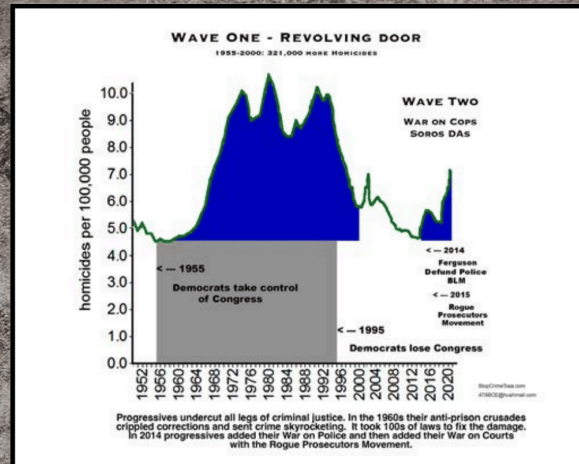
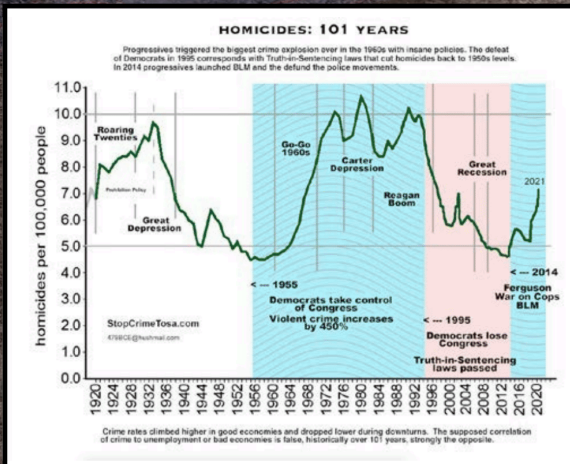
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