

Airports

Story by Sgt. Belinda Nettles, Club Member; Photographs courtesy Officer Shawn Smith

2 New Officers

Airport Police graduates two from LAPD Academy.



Deputy Executive Director and Chief of Police Patrick M. Gannon as he performed the swearing-in of new Officers Maria L. Iniguez and Claudia M. Nufio.

A graduation ceremony held July 11 at the LAPD Academy marked the start of a career with the Los Angeles Airport Police Division for Officers Maria Luisa Iniguez and Claudia Maria Nufio.

Among the 33 graduates of Class 1-14, Officer Iniguez, an employee with Airports/Human Resources before she joined the Airport Police, was appointed as the Class President and delivered the graduation speech. Officer Nufio was an active participant in the Academy Color Guard and assisted in presenting Colors during the graduation ceremony. The remain-

ing 31 graduates of the class went on to jobs with the LAPD.

Deputy Executive Director and Chief of Airport Police Patrick M. Gannon performed the swearing-in of the new officers, saying, "It takes a great amount of work and dedication to successfully complete the Police Academy. It is an honor to welcome new dedicated officers to the ranks of the Airport Police Division and to witness their motivation to becoming department leaders and committed public servants."

Other attendees included Assistant Airport Police Chiefs Michael Hyams and Brian Walker, Capt. Greg Staar, Lts. Robert Rios and Imer Chavez, and a host of other Airport Police personnel. Also attending in support of the new officers was Paula A. Adams, Director of LAWA Human Resources.

Both officers Iniguez and Nufio are expected to complete a six-month Field Training Program specific to airport law enforcement under the guidance of a field-training officer before being assigned to the Patrol Services Section.

The Club congratulates Officers Iniguez and Nufio on their achievement!



From left: Assistant Chief Brian Walker, Director of Human Resources Paula A. Adams, Officer Maria L. Iniguez, Deputy Executive Director and Chief of Police Patrick M. Gannon, Officer Claudia M. Nufio and Assistant Chief Michael Hyams.

LAFD

Information and photo courtesy LAFD

Terrazas to the Top

Mayor nominates Ralph Terrazas as Fire Chief, the first Latino for that position.

Assistant Chief/Cmdr. Ralph Terrazas has been nominated as the new Fire Chief by Mayor Eric Garcetti. Terrazas is scheduled to be confirmed by the City Council in early August. If his selection carries, he will become the City's first Latino fire chief in history.

Terrazas is a 31-year veteran of the LAFD, and during his tenure he has served as a chief officer for 14 years in a variety of field and administrative commands. He established the Department's Professional Standards Division (PSD), which upgraded and professionalized the LAFD's disciplinary system; applied metric-based management at the Division and Battalion level to achieve continual improvement and data tracking of specific objectives; led the development and passage of the Proposition "F" Fire Station Bond, which enabled the construction of 19 new LAFD stations; served as the Community Liaison Officer, and is the holder of a U.S. Patent for a "Brush Fire Rate of Spread" tool and an Emmy Award of Excellence for production of a public service announcement program.

In his last assignment as South Division "A" Platoon Commander, Chief-elect Terrazas was responsible for leading, managing and training the approximately 500 members on duty at 54 fire stations throughout seven battalion

commands. The South Division Command covers half of the City and includes the complex institutions of the Harbor and LAX.

Terrazas was born in Long Beach and was raised in nearby Wilmington. He is a graduate of Banning High School, where he played on two City Championship football teams. He retains strong ties to the Wilmington community through his founding and support of the Banning High School/LAFD Fire Academy, which has mentored high school students towards successful professional careers for the past 14 years.

He holds a Bachelor's degree in public administration and a certificate in fire protection administration from San Diego State University. In 1995, he received Master's degree in public administration with an emphasis on human resource management from Cal State, Los Angeles. He was appointed to the LAFD in December 1983, fulfilling a lifelong goal of a professional career in the fire and EMS service.

Terrazas and his wife, Dayna, a registered nurse, have three children and are longtime residents of San Pedro.

James G. Featherstone remains the Interim Fire Chief until Chief Terrazas is confirmed by the City Council.



Fire Chief-Elect Ralph Terrazas.

The Smart Move

BY PATRICK MILLER, Dearborn Insurance, The Club's Insurance Partner

We Need Protections for Health, Income as We Age

We are all sold a variety of insurance products through our lives. Amazingly, we may actually be purchasing the wrong insurance coverage to meet our needs. Most of us today are more dependent upon our income and the healthcare system than ever before. At the same time, we will likely live longer than any generation in human history. Isn't that amazing? We all complain about the high cost of healthcare, and yet none of us would trade a year of life for reduced costs.

Current projections tell us that as much as 20 to 30 percent of our income and our economy will be dedicated to healthcare. Despite this fact, we spend a greater amount on death, or should I say life insurance. At the same time medical expenses are the number one reason for bankruptcy under age 65.

So why is that we continue to purchase the wrong insurance for our needs and the changes in society? The basic answer is that we buy on emotion rather than need.

Key Statistics

If you knew that the number one reason for financial failure was medical expenses, wouldn't you ensure that you were protected in these areas? That is a simple fact. However, most of us tend to purchase life insurance over supplemental health coverage. Our culture completely supports the investment in life coverage versus protecting our longevity. Why? Because accepting that most of us will live too long is not easy. Clearly the costs of a major health problem, including the loss of income, and having someone assist us when we are ill are greater than any other expense.

Coverage to Consider

The basics come down to the simple fact that having excellent health insurance, including supplemental health insur-

ance, is vital. This usually means that we need more than just the employer-provided plan; we need to protect ourselves against uncovered expenses and the loss of our income. We need to evaluate coverage that includes health, supplemental health, critical illness and disability income. They are vital as we age, and most of them are absolutely critical before we qualify for Medicare at age 62-70. Our retirement and assets are often at stake when we consider the real risks to our personal situation and our family. It is more likely that you will need one of the five types of coverage long before you need life insurance.

The Facts

If you are under age 50, the chances are 40 percent that you will have an injury/illness that produces a disability lasting 90 days or more. If your family or relatives have a history of a specific illness, the chances are quite good that you will need critical illness or excellent health insurance before you retire. The chances are certain we will die, but it's more likely these events will occur before we pass away. When they do, the financial impact is more likely devastating to our family without the proper coverage.

The Club's insurance partner, Dearborn National, can be a useful adviser to help you make decisions based on facts rather than emotions. For more information, call Dearborn National at (888) 443-8829.

Patrick Miller represents Dearborn Insurance, the Club's new partner for two areas—critical illness insurance and retirement income. Currently, the Club offers three Dearborn Products: The Security Builder Plan, the Timber Ridge Critical Illness Plan and Paycheck Protection Plus. Ask your Club Counselor for details. Contact Dearborn National at (888) 443-8829.

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