

Airports

Story and photos courtesy Sgt. Belinda Nettles, Airport Police, Club Member

Six Given Safety Medals

Six Airport Police Officers receive Governor's Public Safety Medals of Valor for heroism during shootout last November.



The Medal of Valor Award, pictured above, is California's highest award bestowed for heroism.

On Sept. 15, Airport Police Sgt. Steve Zouzounis and Officers David Lalicker, Brian Lopez, Robert Pedregon, Raymond Woods and Daniel Yu received Public Safety Officer Medals of Valor from Governor Jerry Brown for their heroic actions during the Nov. 1, 2013, shooting in Terminal 3 at LAX. The ceremony took place in the State Capitol Building in Sacramento.

The Public Safety Officer Medal of Valor is California's highest award bestowed for heroism.

Also attending the ceremony were Airport Police Chief Patrick Gannon; Assistant Chief Michael Hyams; Capts. Tyrone Stallings and Fernando Castro; Lt. Michael Scolaro; Commanding Officer Madeleine Flanagan; and immediate family and friends.

"I am incredibly proud of each and every one of the recipients of this prestigious award," said Airport Police Chief Gannon. "Their actions on November 1 were above and beyond what they are charged with handling each day. Their bravery in the face of chaos was admirable, and I am proud to serve with officers of their caliber. This award is a tribute to each of these officers, and it's a tribute to all Airport Police."

About the Recipients

Sgt. Steve Zouzounis is an 11-year veteran of the Airport Police, hired in 2003. He was appointed a Field Training Officer before being promoted to Sergeant in 2005. As Sergeant, he served in the Patrol Services Section for six years and as range master for three years. Sgt. Zouzounis is assigned as detective supervisor in the LAX Crime Task Force Unit. Sgt. Zouzounis began his career in law enforcement in 1994 with the Long Beach Police Dept. and also worked for the Cypress and Los Alamitos police departments.

Sgt. Zouzounis said, "I am honored to be selected for this award. I have always been extremely proud to be a police officer and to serve the public. But I have never been more proud than seeing the bravery and professionalism demonstrated by the officers, co-workers, and civilians on November 1. I am honored to serve with the Airport Police. My deepest sympathy and support go out to the Hernandez family, all the victims, and the Transportation Security Administration."

Officer David Lalicker is a six-year veteran with the Airport Police and is assigned to the Patrol Services Section.

Officer Brian Lopez is a seven-year veteran with the Airport Police and was recently assigned to the Vulnerability Assessment and Analysis Unit, which handles investigations related to the airfield operations area. He

served in the Patrol Services Section for six years. Officer Lopez served in the U.S. Army as a Cavalry Scout for 10 years.

Officer Lopez said, "I'm humbled at such a noble gesture. I feel all my colleagues demonstrated bravery and courage in the face of imminent danger. I appreciate all the support I have received from Airport Police personnel, friends and family. My sincerest condolences go out to Transportation Security Administration Officer Gerardo Hernandez, his family, friends, and everyone affected that day."

Motor Officer Robert Pedregon is a five-year veteran of the Airport Police, recently assigned to the Traffic Services Section as a motor officer. He has collateral duties as a member of the Airport Police Honor Guard Unit and as Assistant Public Information Officer. He previously served in Patrol Services Section and was promoted to Sr. Lead Officer (P3) and as a Field Training Officer. Before beginning his law-enforcement career with Airport Police, Officer Pedregon worked in the private sector in transportation. He was a franchise business owner prior to joining the California Highway Patrol as a dispatcher.

Officer Pedregon said, "It is a great honor to have been selected to receive this prestigious award, which I humbly accept on behalf of the many officers on duty that day who ran towards the threat without regard for their own safety. I was fortunate enough to have been one of the six officers on scene, who with training and experience, were able to effectively stop the threat. There may be six awardees, but there are many deserving recipients."

Motor Officer Raymond Woods is a 13-year veteran with the Airport Police and is assigned to Traffic Services Section as a motor officer for six years. He has participated in eight Baker to Vegas Challenge Cup relay races held in Baker, Calif. He is caregiver to his younger brother, Phillip, who has a cognitive disability.

Officer Woods said, "I am honored to receive such a prestigious award. I am earnestly grateful and extremely humbled by the recognition. This award could not have been achieved without the inspiration of my fellow officers."

Officer Daniel Yu is a 10-year veteran of the Airport Police, assigned to the Patrol Services Section. He has served as a Field Training Officer for seven years.

Officer Yu said, "I am very appreciative of the honor and would like to dedicate it to the hard work and dedication of California's first responders and the important, and often thankless, jobs they perform daily."

The Club congratulates all the officers on being honored for their bravery.



From left: Airport Police Chief Patrick M. Gannon; Officers Steve Zouzounis, Raymond Wood, Brian Lopez, David Lalicker, Daniel Yu and Robert Pedregon; and Assistant Chief Michael Hyams. The officers accepted the Governor's Public Safety Medal of Valor Award.



The Smart Move

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

Planning for Your Spouse in Retirement

Retirement planning for a married couple is more complex because it's not all about you. Spouses have a moral obligation to consider the financial impact of their planning decisions on their married partner. Here are five ways you can protect a surviving spouse in retirement.

1. Plan for widowhood. Sometimes married couples forget that a premature death of one spouse can radically affect a retirement income stream. To prepare for this, a contingency plan should be in place for the surviving spouse. This can be in the form of life insurance to replace income or a reasonable lifestyle downsizing plan to reduce expenses.

receive lower monthly benefits than the monthly benefits based on your lifetime alone. But it guarantees a steady stream of income for two lifetimes — yours and your spouse's. Sometimes you have a choice of whether the surviving spouse will receive 50 percent or 75 percent of your pension benefit. There may be other choices. If so, make sure you understand what they are. Ask the pension plan administrator how much you would get under each option or type of benefit that you can choose. People are often tempted to select the lifetime benefit because it pays the highest monthly benefit. But remember: It will be paid only while your spouse is alive.



2. Generally, upon the death of the account owner, retirement account assets pass directly to the beneficiary(ies) (often the spouse, for those who were married) designated on the account. This is why keeping your beneficiary designations up to date on all retirement accounts and IRAs— is critical. Even if your will makes provisions for your retirement assets, your beneficiary designations supersede them.

3. Preserve liquidity in your estate. Death is often accompanied by large unexpected expenses. These can include medical bills and other lingering debts, funeral expenses, probate costs, taxes, and the financial cost of making distributions to heirs. Access to ready cash to meet these obligations is a must. Tragically, some surviving spouses are forced to liquidate hard assets to raise this cash quickly. Don't let that happen. Plan ahead and, through insurance or otherwise, be sure that there is enough liquidity in your estate to take this burden off of your spouse.

4. Plan your pension to share with your surviving spouse. If you choose the survivor's benefit, it means that you will

And if the pension includes retiree health benefits, these may stop, too, if you are widowed or a widower.

5. Plan for long-term care. A sure way to deplete a retirement portfolio is to support a spouse needing long-term care. Medicaid can help but usually only after most of the marital property has been used to pay for care. Of course you don't want to leave your spouse in this position. Plan ahead by purchasing long-term care insurance or setting aside enough funds to cover a long-term care event.

Good retirement planning means looking at the big picture. Make sure that your spouse is prominently positioned in that picture.

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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