

## Club Counselor Howard Pompel Is Top Agent for Insurance Co.

■ Put his expertise to work for you in getting the insurance you need.

Hearty congratulations go to Club Counselor Howard Pompel, who has been named the number one agent in the country for Kanawha Insurance Company. He got there by knowing the needs of his Club clients and then offering them a strong, affordable product.

Kanawha and the Club have partnered together to bring you the best Cancer insurance available.

Pompel, an expert in providing great insurance services for more than 33 years, brought his dedication to Club members almost two years ago.

"I love what I do," he says. "And I get excited about individual sales as much as big ones. The satisfaction comes from helping someone plan for the road ahead.

"I love the camaraderie, the team atmos-

phere, of working for the Club.

"I work with a lot of families here with the Club," he continues. "People here really want to take care of their own. It's nice to hear. And I hear it on a daily basis."

Since 1958 the Kanawha Insurance Company has been helping people manage the risk of loss from life's unforeseen events. By providing personalized service, leading-edge technology and conservative investment strategies, Kanawha has grown into a major life and health insurance provider.

Kanawha consistently has received an "A (Excellent)" rating by A.M. Best Company and an "A (Strong)" rating by Standard & Poor's.

As with all products offered by the Club, the Club searches the country for the best product possible before it presents it to you.

Howard would be happy to help you with any of your

insurance needs, including cancer insurance. Contact him at (213) 620-0388, or e-mail him at hpompel@cityemployeesclub.com



**Howard Pompel,**  
Member Services Counselor

## Score Big With the Club Card



“Not only did I have a great seafood meal at McCormick and Schmick's

[111 North Los Robles, Pasadena, (626) 405-0064],

but I **saved 15 percent with the Club Card!**

Thank you, and keep the great discounts coming!”

**Stephan Glaze**  
DWP Customer Service

See pages 10-11 for more great Club Card discounts!

# www.cityemployeeshomeloans.com

**Fax to Amalia Almasy at: (714) 528-8441**

You will be contacted with your prequalification amount within 24 hours... I look forward to talking with you!

### 1. Personal

Name: \_\_\_\_\_  
 Social Security No.: \_\_\_\_\_  
 Co-borrower: \_\_\_\_\_  
 Phone: (B) Home: \_\_\_\_\_ Work: \_\_\_\_\_  
 (C) Home: \_\_\_\_\_ Work: \_\_\_\_\_  
 Address: \_\_\_\_\_

### 2. Job Status

City Department: \_\_\_\_\_  
 How long on current job? (B) \_\_\_\_\_ (C) \_\_\_\_\_  
 How much is your gross monthly income? (B)\$ \_\_\_\_\_ (C)\$ \_\_\_\_\_

### 3. Current assets available for this transaction

Savings balance: (B)\$ \_\_\_\_\_ (C)\$ \_\_\_\_\_  
 Checking average balance: (B)\$ \_\_\_\_\_ (C)\$ \_\_\_\_\_  
 Do you have 401k, IRA, Mutual Funds, Stocks or any other asset accounts?  yes  no  
 If yes, what is the total of all balances? (B)\$ \_\_\_\_\_ (C)\$ \_\_\_\_\_  
 How much available for down payment: \$ \_\_\_\_\_ %  
 Are you getting a gift from a relative?  yes  no

By submitting this prequalification form, authorization is hereby given to North American Mortgage Company to obtain information regarding consumer credit (a fax or photocopy of this authorization may be deemed equivalent to the original).



# Home Loans for L.A. City Employees & Families



**Amalia Almasy**  
Loan Consultant  
Hablo Español

**FREE**  
Appraisal  
**\$200**  
value  
\*Rebate at close of escrow...

### Mortgage Payments & Tax Deductions

If your current rent is:	You could afford to purchase:	With an after tax payment of:
\$1,000/month	\$150,000 home	<b>\$1,021</b>
\$1,500/month	\$225,000 home	<b>\$1,479</b>
\$2,000/month	\$300,000 home	<b>\$1,958</b>

These figures are only examples—your figures may change. The interest rate uses is 7.5% for 30 years fixed and current rental rates. The tax deduction is based on the average Federal and State income tax of 3.5%. Mortgage payments include principal, interest and insurance, PMI and property tax at 1.1%. Consult our tax advisor for exact figures.



**(800) 928-1882**

### Now Available:

An affordable loan program for all School District Employees: the 80/17/3 program!

### Benefits Include:

Obtain a "second" and make no payments until you sell your home or refinance your first. You can borrow up to \$350,000. 30-year fixed-rate mortgage!

- ✓ Purchase Loans
- ✓ Home Loan Refinance
- ✓ 100% Loans
- ✓ Jumbo Loans



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