



Honorees, from left: Inglewood Police Dept. Officer Robert Cavazos; Los Angeles County Fire Department Firefighter Paramedic Dan Brock; and Airport Police Sgt. Anthony Boisselle.

Thanks, Safety Officers

■ **Chamber of Commerce says thanks to Airport area police and fire personnel.**

Story by Officer Belinda Nettles, Airport Police; Photos courtesy Airport Police



Honorees, from left: Los Angeles County Fire Dept. Firefighter Paramedic Dan Brock; Airport Police Sgt. Anthony Boisselle; and Inglewood Police Department Officer Robert Cavazos.

AIRPORTS — On Nov. 15, the Inglewood/Airport Area Chamber of Commerce and the Interservice Club Council proudly hosted the first Police and Fire Appreciation Luncheon at the Proud Bird Restaurant in Los Angeles. Sponsored by Los Angeles World Airports, this was a first-time event that included the Los Angeles County Fire Department, the Airport Police and the Inglewood Police Department to recognize agencies that serve and protect the Inglewood/Airport area.

Honorees included Sgt. Anthony Boisselle, Airport Police; Firefighter Paramedic Dan Brock, Los Angeles County Fire Department; and Officer Robert Cavazos, Inglewood Police Department.

Sgt. Boisselle was honored for his knowledge and commitment and his ability to forge unique partnerships with the Transportation Security Administration, airport tenants and employees; this is a testament to his dedication to duty and the global aviation security system. His tireless work ethic ensuring that security systems, measures and procedures addressing physical security needs are maintained has been instrumental in protecting passengers, tenants and other employees at LAX.

Firefighter Paramedic Dan Brock has served



the Inglewood area since 1980, responding to medical emergencies, fire emergencies and traffic accidents throughout Inglewood.

Senior Lead Officer Robert Cavazos was honored for sustained excellence in community policing.

Opening ceremonies included presentation of colors by the Los Angeles Airport Police Honor Guard; the "National Anthem" was sung by Sabrina Barnes, Recreation Superintendent, City of Inglewood; and the Invocation was delivered by Sister Fay Hagen, Principal of St. Mary's Academy in Inglewood.

Retired Inglewood Police Chief Ronald Banks served as host for the event. Also in attendance were Inglewood Mayor Roosevelt Dorn; April Lawrence, representing State Congresswoman Maxine Waters; Deputy Executive Director James T. Butts Jr., Los Angeles Airport Police Department; Assistant Chief James Powers, L.A. County Fire Department; and Chief Julius Davis, Inglewood Police Department.

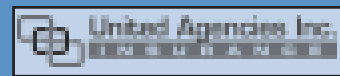


From left: Officer Marshall McClain, Sgt. George Holt Jr., Officer Kendra Williams, Officer Brian Davis, Officer Rupert Staine and Officer Mark Corral.

REST INSURED

by JEFF GELINEAU

Vice President of United Agencies, The Club's Auto and Home Insurance Partner



How Much to Buy?

■ **In this new auto and home insurance column, Club Partner Jeff Gelineau talks about insurance limits**

The number one question that we get asked more than any other question is: "How high of an insurance limit should I buy?"

Probably one of the reasons that this is such a common question is because there really is no easy answer. It would be great if we could simply look into a crystal ball and tell you what is going to happen to you in the future. That way you could make sure that you are prepared for whatever comes your way. Unfortunately, life doesn't work that way. Life is uncertain.

When asked by my friends how high of an insurance limit they should buy, I always give them the same answer, "If you rear-end a school bus, then \$10 million won't be enough." While this doesn't really help out, it does help to illustrate the problem. Life is uncertain. You never know what could possibly happen to you. Most people try to live careful, prudent lives, but calamity can strike any of us at any time.

No one would disagree that a 3,000-pound vehicle driving down the road at 60 mph can cause an enormous amount of damage. But, even a "simple" accident backing up in a driveway where children are playing can change the course of someone's life indefinitely.

The important thing is that, as a conscientious person, you will want to be able to take care of any problem that you might accidentally cause. That is why we buy insurance in the first place. To be able to be financially responsible for any damage that we might inadvertently cause. There is a particularly pertinent insurance concept to introduce here: Maximum Possible Loss and Maximum Probable Loss. While it is possible that you could "rear-end a school bus" and require \$15 million or \$20 million worth of insurance, it is probable that you won't. Which do you insure for, the possible or the probable? That really

depends on your personality, and what you feel comfortable with.

One thing to keep in mind is the litigious nature of our society. While the average "Bodily Injury" auto claim is only \$10,000, the average of the same type of claim that goes to jury is \$281,000! You may not think that you have much at risk, but if your claim goes before a jury, you may be unpleasantly surprised.

One "rule of thumb" has always been to buy enough insurance to protect your assets. With the skyrocketing value of homes in California lately, many people are finding that they have \$250,000 to \$500,000 of equity in their home. All of that equity is at risk in the event of one single auto accident. While your bank may only require you to carry "minimum limits" on your auto insurance, you should keep in mind everything that you stand to lose in a potential claim.

Long story short: Buy as high of limits as you can afford. That is always the safest course of action.

Feel free to call our agency if you have any questions about increasing your limits, or if you would like a quote for any type of insurance.

United Agencies is the Club's Partner in helping members with their home and auto insurance, and related products. We specialize in creating personal relationships with our customers, and serving their needs in a prompt, efficient and friendly manner.

Have a question?

Is there something about insurance that you've always wanted to know, but were too ashamed to ask? Maybe something that you've just always been curious about? Feel free to email me, Jeff Gelineau, at jgelineau@unitedagencies.com, and I will try to answer your question in one of our monthly columns.

Be safe and have fun!

Call Patty Pulido or Suzanne Egli today at (888) 801-5522. United Agencies Burbank.

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