



Mr. Recycle, the recycling robot, and Robo Blue, his blue bin companion, appear with (from left): Salvador Miranda, Assistant Division Manager for Valley Collection; Scott Stanton, Refuse Collection Truck Operator West L.A.; Daniel Braviroff, General Services Equipment Mechanic; Tony Cain, General Services Equipment Mechanic; Chris Johnson, Division Manager for South Collection; Lloyd Gaines, Solid Resources Superintendent for West L.A. District; Richard Humphrey, Refuse Collection Truck Operator West L.A.; Dorita Gaines, Mr. Recycle's costume designer; Enrique Zaldivar, Executive Officer Bureau of Sanitation; and Rita Robinson, Director Bureau of Sanitation.

Here Come the Mascots

■ Bureau of Sanitation launches recycling characters for new education campaign.

Story and photos by Jimmy Tokeshi, Public Works

PUBLIC WORKS — “Mr. Recycle,” the recycling robot character, and “Robo Blue,” his remote controlled blue bin companion, debuted before the City of Los Angeles Board Jan. 29 of Public Works to applause and praise for the new recycling advocates. The blue bin recycling characters are designed to educate children and increase the public’s knowledge about the Public Works Bureau of Sanitation’s (BOS) Blue Bin Recycling Program.

Introduced by Board of Public Works President Cynthia M. Ruiz, Mr. Recycle and Robo Blue impressed the board chamber room filled with invited guests and spectators. Ruiz promised the blue bin recycling characters would promote fun and educate children about the benefits of the City’s recycling program that renews recyclable waste, conserves landfill space and protects the environment.

“Mr. Recycle and Robo Blue are a dynamic duo that will capture the hearts and minds of children across the City and will hold us true to the cause of conservation by reminding us to reduce, reuse and recycle our paper, plastic, metal and glass waste,” Ruiz said. “Their mission will be to embody the spirit of recycling, educate our children and exemplify an unyielding dedica-

tion to make recycling work in our great city and to keep Los Angeles beautiful.”

The names “Mr. Recycle” and “Robo Blue” came from submissions made by children to the Bureau of Sanitation during the 2006 BOS Open Houses. James Truong, age 13, submitted the name “Mr. Recycle” and brothers Brandon and Jamison Barker, ages 8 and 3, respectively submitted the name “Robo Blue.”

Mr. Recycle’s costume is handmade by community volunteer Dorita Gaines. A team built Robo Blue’s blue bin remote control features. The builders are: Daniel Braviroff, General Services Equipment Mechanic; Tony Cain, General Services Equipment Mechanic; Richard Humphrey, BOS Truck Operator; Scotty Stanton, BOS Truck Operator; and community volunteer Jim Turner.

For more information on Public Works’ Bureau of Sanitation, visit the bureau Website at www.lacity.org/SAN/.

The five-member Board of Public Works manages the activities of Public Works, the third largest municipal agency in Los Angeles. Public Works is responsible for construction, renovation and operation of public facilities and infrastructure ranging from curbside collection and graffiti removal to maintenance of sidewalks, bridges, sewers and streetlights, and from maintenance of wastewater treatment plants to design of public buildings.



REST INSURED

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



Umbrellas Offer Protection

Should you buy an umbrella?

The answer I’m tempted to give is, “It doesn’t rain that often in Southern California, so don’t bother.” (Sorry for the tacky joke.) Probably, the first question we should answer is, “What is an umbrella?” We’re talking insurance, of course.

The Umbrella Liability Policy gets its name from the concept that this policy comes down on top of your other policies, and “covers” them (and subsequently, you). Umbrella insurance is “over-and-above” coverage. An umbrella policy doesn’t replace your homeowners or car insurance, but it extends them to cover liability claims in excess of the amount your underlying policies cover.

No one plans on having a bad accident, and we certainly hope you don’t. But in today’s society, the amount that you could be sued for can easily run into the millions.

If you own a pool, a trampoline or a dog, experts say you absolutely need umbrella insurance. If you own an edgy cat, collect guns, have a child who plays football, or tend to bump into things in the supermarket parking lot, you need umbrella insurance, also.

Another benefit of an umbrella liability policy is that a good policy can actually provide you coverage for elsewhere. If you ever rent a Jet Ski or boat while on vacation, or borrow your neighbor’s scooter for a spin around the neighborhood, then you will benefit from knowing that often your umbrella policy can provide coverage for these exposures also.

When an individual decides to sue you after slipping on your sidewalk, being bitten by your shepherd, getting in the way of your ninth hole tee shot, or being sideswiped by your Suburban, their attorney will look for “deep pockets.” Your assets, your earnings and even your future earnings potential will be closely scrutinized.

If you own a home in Southern California, a sailboat, a chunk of Google stock, or just hold a degree, you are well worth going after. The attorney will try to get the lion’s share of the settlement from other players, perhaps the crew who put down the sidewalk or the golf course’s architect, but he still will try to shake a few bucks loose from you. And while these dollars might not mean much in terms of the overall settlement, to you they could mean the loss of your home, your savings and part of a paycheck for years to come.

Umbrella liability policies generally are written in increments of \$1 million and are surprisingly affordable. Some policies cover legal expenses, and some do not. Ask, and be sure to cover legal expenses if you can, as they can be exorbitant. Every policy has exclusions; read them carefully because they can put large holes in your safety net. If damage caused by certain breeds of dog is not covered, for instance, and you own that dog, then that policy is not for you.

For about \$200 to \$300 per year you can buy a \$1 million personal umbrella liability policy. The next million will cost about \$75, and \$50 for every million after that. In the big picture, they are extremely affordable.

Because the personal umbrella policy goes into effect after the underlying coverage is exhausted, there are certain limits that usually must be met to purchase this coverage. Most insurers will want you to have about \$250,000 of liability insurance on your auto policy and \$300,000 of liability insurance on your homeowners policy before selling you an umbrella liability policy for \$1 million of additional coverage.

Feel free to call our agency if you have any questions about what all this means to you, would like to know what it would cost to buy an umbrella liability through us, or would like a question answered on 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 send me, Jeff Gelineau, an email 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 Egglie today at (888) 801-5522. United Agencies Burbank.

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