Vice President of United Agenci The Club's Auto and Home Insurance Part

United Agenties Inc.

by JEFF GELINEAU

## Lois on Pace To Retire

#### ■ Lois Pace-Bailey retires from Personnel after 30 years of civil service.

Photos by Alive! staff

PERSONNEL - Friends, family and coworkers attended a retirement party for Lois Pace-Bailey June 5 at the City Club on Bunker Hill.

Lois retires from Personnel after 30 years of City and County service.

She plans to travel with her husband, retired LAPD Officer Donald "Don" Bailey. They will split their time between Los Angeles and their home in Las Vegas.

Lois leaves a few words of wisdom to those City Employees just starting their careers with the City. "Focus, education, and the general improvement of oneself is essential," she says. "And most importantly, act like you're interviewed every day.'

Congratulations, Lois, on a fine career. Enjoy your retirement.

The Club thanks Aram Salmasi, Sheila Payne and April Y. Bennet for their assistance.



From left: William T. Fujioka, City Administrative Officer, Retired; Lois Pace-Bailey, Workers' Compensation Administrator II; Maggie Whelan, General Manager; and Don Bailey, Lois' husband, retired LAPD,





From left: Bridget Talley, Program Coordinator for Retirement and Principal Workers' Compensation Analyst. 7 years of service; and Sheila Payne, Principal Workers Compensation Analyst, 12 years of service.



From left: Emmanuel Gagar, Management Assistant, 1.5 years of service; Diana Tang, Principal Workers' Compensation Analyst, 16 years of service; and Marissa Donohue, Secretary, 17.5 years of service.



Back row, from left: Jackie Heard, Workers' Compensation Analyst, 26 years of service; and Bridget Talley, Program Coordinator for Retirement and Principal Workers' Compensation Analyst, 7 years of service. Front: Gloria Coleman, Neighborhood Empowerment, Personnel Analyst, 13 years of service; and April Bennet, Workers' Compensation Analyst, 25 years of service.

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## For An Insurance Checkup?

One of my favorite sayings is, "No one likes change, except a baby with a dirty diaper." It's often frustrating, sometimes frightening, and always time-consuming to have to change things.

But, it's also been said, "The only thing that stays the same is change." Nothing is more unfortunate than finding out after a loss that you weren't covered for a particular exposure. Too often, because of automatic renewals, many people don't think that they need to talk with their insurance agent about changes that have occurred since the policy renewed last year.

To ensure that your insurance protection stays current with your circumstances and needs, it's a good idea to sit down with your agent every three to five years and do a complete insurance review.

A comprehensive insurance review only takes 15 to 20 minutes, and will often uncover several areas that you have never thought about that might be huge potential losses for you. It's not simply a tool for the agent to get you to pay more premiums! Many of these changes are at no cost, and several are a very minimal charge. The goal is to make sure that you are properly covered, and that you don't have an uncovered claim arise in the future.

Some of the kinds of questions asked include:

#### **Auto Insurance**

- Have you ever considered increasing your deductibles to lower your premium?
- Are all licensed drivers living in your house listed on your policy?
- Have you installed any audio/video equipment in your car since purchasing it?
- Do you own any classic or antique cars that

people on a permanent basis?

- Do you own any undeveloped property or land at any other location?
- Do you own a vacation home, beach house or any type of second home?
- Do you have any domestic employees who work for you more than two hours a week?
- Have you added a swimming pool since you last reviewed your insurance?
- Have you acquired a dog since you purchased your insurance?
- Would you be interested in protecting your assets by purchasing an Umbrella Liability Policy that extends your liability limits to \$1 million or higher?

If you have answered "yes" to any one of these questions, then it really is in your best interest to talk to an agent today and review vour coverages.

Don't let the dread of change slow you down from taking an action that will protect you and your family in the years to come.

Feel free to call our agency if you have any questions about these items, or would like to do a complete insurance review with us. Call us if you would like to get a quote for your home or auto policy through us, or would like a question answered on any type of insurance.

United Agencies is the Club's Partner is 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.

Call Patty Pulido or Suzanne Eggli today at (888) 801-5522. United Agencies Burbank. (CA License # 0252636.)



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LAFCU is not all lated with The Home Depole

- you are not insuring?
- Do you have any teenage children who will be getting licensed within the next year?

#### **Home Insurance**

- Have you installed a burglar or smoke alarm in your house since you first insured it?
- Do you own any boats, motorbikes, ATVs, golf carts or dune buggies?
- Have you purchased any expensive jewelry, artwork, antiques, high-end cameras, silverware or collectibles that exceed \$2500?
- Do you have any guns that you store in the house or at another location?
- When was the last time that you got a quote for earthquake or flood insurance?
- Have you done any remodeling or added any additions to your house in the recent past?
- Do you operate a business from your home, or keep business equipment at home?
- Do you do any daycare or babysitting services at your home?
- Do you rent any part of your home to other

CHECK OUT OUR NEW CITY CLUB PAGE ON THE UNITED AGENCIES WEBSITE AT:

www.unitedagencies.com/cityclub

This Website lists the upcoming visits we'll be making to City Department meetings where you can ask us any question in person, and get an instant quote!

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** Eggli today at (888) 801-5522. **United Agencies Burbank.** 

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