

# Celebrate the Port's 100th Birthday

## ■ You're invited to a grand celebration Dec. 9, in honor of the Harbor's 100th birthday.

**HARBOR** — The Port of Los Angeles will celebrate its 100th birthday with a bang on Sunday, Dec. 9, featuring a free community celebration culminating in a boat and fireworks show in the Main Channel just south of the Vincent Thomas Bridge. The festivities begin at 4 p.m. along the water at First Street and Harbor Boulevards in San Pedro, and fireworks are expected to begin at 7:10 p.m.

This family-friendly birthday bash will include: activities; historical displays; videotaped stories of "how it was" from those who lived, visited or worked in and around the Port; carnival-style refreshments; official congratulatory presentations; a first-ever North American performance by Taiwan's Evergreen Symphony Orchestra; tall-ship, fireboat and light shows in the Main Channel; and fireworks.

"The Port of Los Angeles has been making history from the moment it was officially created in 1907, and on Dec. 9, we'll officially celebrate our past and ushering in our next 100 years," said Geraldine Knatz, Ph.D., Port of Los Angeles executive director.

Free parking for this event is available at 22nd and Miner Streets, and 22nd and Signal Streets in San Pedro. Shuttle buses will be provided free of charge and the Waterfront Red Car Line, with refurbished and replica historic Pacific Electric Red Cars, will be shuttling visitors to the event free of charge as well. For more information on the Port's Centennial Birthday Party Celebration, please call (800) 831-PORT or check the Website at [www.portoflosangeles.org](http://www.portoflosangeles.org).

## Encore Performance!

On Dec. 10, the 76-member Evergreen Symphony Orchestra will be performing a special full-length concert at the historic Warner Grand Theatre in downtown San Pedro. The performance begins at 7:30 p.m. The symphony is the innovation of Dr. Chang Yung-Fa, the chairman and founder of The Evergreen Group, His charitable organization, Chang Yung-Fa Foundation, supports the orchestra and also assists other arts and humanitarian causes in Asia and around the world. Dec. 10 concert tickets are only \$25 in advance, \$30 at the door and \$5 for students and seniors. Festive in holiday or business attire is suggested. Proceeds benefit the Grand Vision Foundation, the organization, which is refurbishing the historic theatre. For tickets call (310) 833-4813 or visit [www.grandvision.org](http://www.grandvision.org).



The Port will celebrate its 100th birthday with a grand celebration Sunday, Dec. 9.

## Haven House

Helping battered women and their children on their way towards a life free of violence.

We need your help to help save lives. You can help in so many ways — cash donations, clothing, food, volunteering. Every little bit helps more than you'll know. Every donation is greatly appreciated — no matter how much. Contact us today at 626.564.8880 to find out how you can help.

For more information on how to donate, please visit our website at [www.havenhousela.org](http://www.havenhousela.org) or call us at (626) 564-8880.

If you or someone you know needs help, call us now at our **24-Hour Hotline — 1-323-681-2626.**

Haven House is the oldest shelter of its kind in the United States, founded in 1964 to shelter families of violent alcoholics.

Our services include counseling services for women and children in residence and counseling for community clients who are not residents of the shelter.

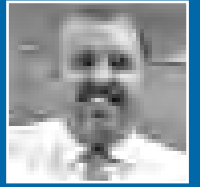
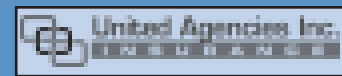
- Emergency shelter, food and clothing
- Bilingual counseling services for both adults and children
- Assistance with finding permanent housing
- Assistance with finding employment
- Court and social services advocacy
- Assistance with getting welfare
- Legal assistance (TRO's etc.)
- Medical Services



# REST INSURED

by JEFF GELINEAU

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



## Prepare Now for Uninsured Motorists

Who is an uninsured motorist? State officials estimate that 22 percent of all drivers in California do not have auto insurance, but most people acknowledge that that percentage is probably significantly higher than that in Los Angeles County.

The odds of you being involved in a fender-bender and discovering that the at-fault driver is uninsured is fairly high. In that unpleasant situation, your auto insurance will kick into gear if you have uninsured motorist protection (known as UM coverage). Think of UM coverage as an important self-help tool that generally is pretty affordable. It's important for people to protect themselves in case they get into an accident with someone who either has no auto insurance or doesn't have enough coverage.

Without UM coverage, you have little likelihood of gaining payment for damages you or your vehicle sustain if you're involved in an accident with a driver who is either underinsured or driving without any coverage. UM coverage is an important protection for people because it protects them in situations they can't plan for. Without the coverage, their only recourse may be to sue an individual to cover their losses if that other driver doesn't have insurance, or enough insurance.

In some cases, UM coverage also covers you if a "hit-and-run" motorist hits your vehicle.

UM coverage also provides protection for underinsured motorists. UM pays you for damages that surpass the amount of coverage carried by a driver who is underinsured. That is incredibly valuable, because many drivers carry minimum limits, and that may be insufficient to cover your injuries and the damages to your vehicle.

UM coverage can help you in another way: if you are a pedestrian. If you carry UM coverage and you get hit by a car while you're trying to cross the street, the coverage could pay your medical expenses and lost wages while you recuperate. UM coverage also extends to your family members living in your house who are hit as pedestrians or hit in a vehicle they are occupying.

Unfortunately, many people realize too late the importance of UM coverage—after they or their family members have already been injured by an uninsured or underinsured motorist. UM coverage is not mandatory in California, it is a voluntary form of insurance offered by all automobile insurance companies. UM coverage is coverage you purchase from your own insurance company that pays for bodily injury losses to you and your passengers from an accident with a driver who is legally responsible for the injuries, but has no liability coverage.

It is very common for people to purchase the minimum amount of UM coverage, which is a decision they sometimes regret once they are involved in an accident with an uninsured motorist. For example, you might purchase \$100,000 in liability coverage, which would cover that driver in an accident for which he or she is at fault, but only \$15,000 in UM coverage. If you are involved in an accident with an uninsured driver who is

liable for the accident, you will only be entitled to receive up to \$15,000 for your losses, no matter how much they really are. Accordingly, you should consider purchasing as much UM coverage as you can, and at least as much as your regular coverage.

To receive your uninsured benefits under UM coverage, you must be able to verify that the other driver was in fact uninsured. This is usually fairly simple, yet it is your responsibility to produce evidence, such as a statement from the driver's insurance company confirming a lack of insurance. Next, you must prove that the uninsured driver caused the accident. Fault is easier to prove in some cases than in others. In any accident situation, you should do the following:

1. Obtain as many witness names, addresses and telephone numbers as possible
2. Call the police and be sure to get a copy of the accident report
3. Take as many notes about the accident as possible.
4. Be evaluated at the nearest emergency room and diligently follow your doctor's advice.

Uninsured motorist coverage protects you if you are injured by someone who does not have adequate insurance to compensate you for your injuries. It is important that you ask your insurance agent how much it would cost to add or increase this coverage.

Feel free to call our agency if you have any questions about uninsured motorist coverage, or would like an auto insurance quote. Call us if you would like to get a quote for your home or boat through us also, 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.

Call our office today at (888) 801-5522, United Agencies Burbank (CA License # 0252636).

Check out our City Employees Club page on the United Agencies Website at:

[www.unitedagencies.com/cityclub](http://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 an email at [jgelineau@unitedagencies.com](mailto:jgelineau@unitedagencies.com), and I will try to answer your question in one of our monthly columns.

**Be Safe and Have Fun!**

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

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