

# LETTERS To the Editor

Tell us what you think! [talkback@cityemployeesclub.com](mailto:talkback@cityemployeesclub.com)

## 'People We See' Is a Good Reminder of our Neighbors

I was quite interested in your article called "People We See" because I volunteer at a food locker and know each person we serve has a story. Sometimes we need to look beyond ourselves to look in the eyes of someone in need. Our brothers and sisters on the streets need our compassion and a ray of hope. Each person can do something, such as donating to good causes that help those experiencing darker days. Awareness is what you brought to light by this article. Thanks.

— Wanda Kujawski, City Retiree

Thank you for the wonderfully compassionate new feature, "People We See." Every month I'll look forward to reading about our overlooked, often-ignored workplace neighbors. Bless you for not forgetting them.

— Lori, Club Member

## Griffith's Planetarium Show Is Beautiful, Worth the Trip

Hi *Alive!* Just thought I would tell you that I went and saw the new planetarium show at the City's Griffith Observatory. It's called "Centered in the Universe." It takes you through a visual journey of what astronomers believed thousands of years ago and what they believe today.

I've got to tell you that it blew my mind. Not only was it well-written and well-presented, the graphics and imagery were beautiful. In fact, the best word to describe the show would be "beautiful." If you can, please put this in your next *Alive!* so that my fellow City Employees can also enjoy the new show; I know they'll be glad they did.

— Thomas Bainbridge - DPW

## City Audits Can Provide Ways To Improve Dept. Management

To me, any time I hear the audit, I think of bad thoughts. That doesn't change even when we're talking about City Controller Laura Chick auditing the Department of Animal Services. I hope all goes "A-okay" for Animal Services.

— Joe Howe, Rec and Parks

## Important to Get the Word Out About Sand Bags for the Rain

I think it was a great thing that Public Works did to offer sandbags to the L.A. residents like my neighbors and I during the rainy period. I just wished there was a way that the information on how to get some was advertised more. If it weren't for me, since I work with General Services, I don't think my neighbors would have known to call the 311 information line for the City of Los Angeles.

— Henry Forbes, General Services

## Lori Is a Big Fan of Old-Time Feel of City Hall's Room 350

I know everyone is familiar with the main City Hall Chamber room that regular City Hall business is conducted with the public and City Council. But my favorite room is room 350, which is the Department of Public Works Chamber Room. I think it's officially called the Edward R. Roybal BPW Session Room. Can anyone confirm this? Anyway, this room has a real yesteryear feeling to it and is a must see if you're in City Hall.

— Lori Trاملة, Transportation

## Detention Officer Objects to Daily News Idea to Save Money

On Jan. 22, the *Daily News* newspaper ran an editorial suggesting ways that the City of Los Angeles could resolve their financial problems.

One of their suggestions was reducing and cutting City Workers' pay raises, stating that the raises were "unearned," and referred to City Workers as city bureaucrats being the highest paid in the nation.

I disagree that the City should "revisit the whopping 23 percent, unearned pay hikes that City Hall gave to the City's bureaucrats (the highest paid in the nation)."

This new contract that City Workers negotiated was a fair contract. In the prior contract that expired in June, we received a total of 6.25 percent in wage increases over three years, with no pay raise the first year of that contract. The funny thing is, I did not see anyone writing in to complain about that.

The City should look for other avenues to save money (there are many of them, just ask Laura Chick) before cutting or reducing pay increases. We have earned them.

— Brian Hollenbaugh, Jail Division, LAPD

## Corrections

In last month's story on the Harbor's 100th anniversary party, we identified several Port Police officers as working for a different agency. We apologize for this; the editor certainly knows the difference, but was asleep at the wheel.

Here are the photos with the correct identifications. — Ed.

Securing the event were, from left: Christopher Flanagan, Cadet, Port Police, 1 year of service; Edward Olvera, Port Police Cadet, 4 months of service; and Christine Piña, Port Police Sr. Cadet, two years of service.



On the Cycle Detail are (from left) Byron Culbertson, Senior Lead Officer, Port Police, 2 years of service; and Sgt. Robert Myers, Port Police, 19 years of service.



From left: Lt. Michael Kettelkamp, Port Police, 25 years of service; and Rosario Ferrara, Senior Lead Officer, Port Police, 5 years of service.

# REST INSURED

by JEFF GELINEAU

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



## Businesses in Home Need Protection, Too

People sometimes start a home business to help contribute to the family income, or to provide a "little extra." These endeavors can be rewarding both financially and in the purpose and fulfillment that they often bring. Unfortunately, they can also bring along additional insurance exposures that need to be considered, also.

An estimated 12 million Americans operate a full-time or part-time business from their home, and that number keeps growing. Many people believe their homeowners' policies cover all their home business insurance needs. As a result, many are uninsured.

The first tip is: Don't assume your homeowners' policy covers your home business. It may, but coverage will be very limited. Most insurance companies do allow you to add some home businesses by endorsement and that provides much broader coverage. Remember, home business coverage on your homeowners' policy is *not automatic*. Not all home businesses can be covered on a homeowners' policy. Insurance companies do not want to insure any type of business where you have clients visiting your home. Mainly they want to cover work that you do from home, or times when you travel to other people's homes.

The next question is, what would happen if a fire destroyed your business property, making it impossible for you to get back to business right away? Would you remember what property had been destroyed? One way is by taking a complete inventory of all your personal business property, determining its value, and deciding what's worth insuring. Having an up-to-date business inventory will help you get your insurance claim settled faster, verify losses for your business' income tax return and help you purchase the correct amount of insurance.

Start by making a list of personal business property, describing each item and noting where you bought it and its make and model. Clip to your list any sales receipts, purchase contracts, and appraisals you have.

Even if you do add this coverage, you will be getting very limited business coverage. You will get coverage for your property and liability, but will not get coverage for any loss of income, automobile insurance, or any type of professional liability.

Some insurance companies have begun to offer what amounts to a mini-business owners' package policy. Some of these policies cover loss or destruction of business property on or off premises; loss of valuable papers and important business information; personal injury and advertising liability; accounts receivable up to \$10,000; money lost on premises up to \$5,000 and off premises up to \$2,000.

The companies that offer these policies often require that you purchase your homeowners' and auto policies from them. With those in place, your home business policy extends the amount of personal property and liability coverage you have on your home to your business. And if a fire or storm makes running your business impossible, it'll cover expenses and lost income for up to a year.

Start your search for a policy with trade associations or business groups. In many cases, these organizations are able to provide reduced insurance rates based on the volume

of business they can offer the insurance company. They've also negotiated coverage specific to your type of business, which can save you significant time in determining what you should cover. If you are presenting home parties selling products for a certain company (like cosmetics, clothing, jewelry, etc.), then contact that company to see if they have an insurance program that you can purchase to cover your exposures.

If you use an auto for your business activities — for example, transporting supplies or products, visiting customers, or ferrying employees or customers — you need to make certain your automobile insurance will protect you from accidents that occur while on business. In many cases, your personal automobile policy, which covers taking the kids to see their grandmother, picking up the groceries, or any one of thousands of personal tasks, can also cover business uses.

In some cases, however, depending on your type of business and the kind of vehicles you own, you may need to purchase a separate business auto insurance policy.

Once you hire an employee, you may need to purchase workers' compensation insurance to cover what it will cost if the employee is hurt on the job and needs medical treatment and income until he or she can return to work.

If you've incorporated your business, workers' compensation insurance can also cover you if you are injured at work.

Keep in mind that most personal umbrella policies that are tacked onto a homeowners' or personal auto policy will cover liability stemming from business activities and business property only if covered by the basic policies. Always check your policy to see how it defines business and business property, or ask your agent.

Feel free to call our agency if you have any questions about insuring a home business, or would like a homeowners quote.

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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