

Economic Director for Harbor

■ Port of LA names Ralph Hicks as the new Director of Economic Development.

HARBOR — Ralph Hicks, a former top official with the San Diego Unified Port District who has broad experience in urban redevelopment projects, has been named to the newly created post of Director of Economic Development for the Port of Los Angeles.

Hicks will help shape a variety of crucial development projects at the Port that will leave a lasting legacy of increased business, employment and training opportunities, as well as community-oriented waterfront redevelopment. The latter will include the San Pedro Waterfront Project, which will create enhanced public access and open space together with a variety of development opportunities throughout 400 acres of Port property.

"The San Pedro and Wilmington waterfront projects demonstrate the Port's commitment to enhancing the surrounding communities with redevelopment that's not only attractive and people-oriented, but improves residents' quality of life," said Kathryn McDermott, Deputy Executive Director of Business Development for the Port of Los

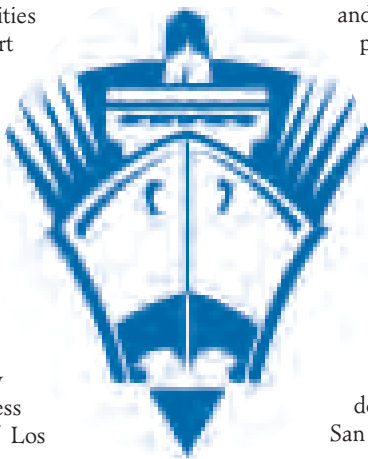


Ralph Hicks

Angeles. "Ralph Hicks will help us ensure that community residents are true partners with the Port in making these projects a reality. We're delighted to have him."

Hicks spent 17 years at the San Diego Unified Port District, where he was named Director of Land Use and Planning in 1997. Known for his collaborative approach, he was the team leader for master-planning San Diego Bay redevelopment, and led several complex urban redevelopment efforts, including the North and South Embarcadero redevelopment and Chula Vista's bay-front master plan.

Hicks has received awards for community outreach and strategic planning initiatives, and believes in providing better government through community involvement and transparent decision-making. He received his Bachelor's degree in Law and Society from the University of California at Santa Barbara, and his law degree from the University of San Francisco School of Law.



Newsbrief

ENFORCEMENT VEHICLE:

Public Works has a new tool in its arsenal to combat blight, illegal dumping, and related violators within the city limits, Board of Public Works President Cynthia M. Ruiz said Jan. 31. "It is a retrofitted white 2007 Dodge Charger Bureau of Street Services Investigation and Enforcement vehicle to allow our investigators to perform their tasks more effectively," Ruiz said.

Funded through a \$300,000 Waste Tire Grant from the California Environmental Protection Agency's Integrated Waste Management Board, the new vehicle has been designed to augment Investigation and Enforcement Division efforts in conducting surveillance activity, making arrests and transporting violators to community police facilities.

"With black and sliver accessories, the new vehicle has an inside cage, light bar, front push bar to push offending inoperable illegal dumping vehicles from the street, an inside microphone, outside speakers, and spotlights on each side," said Chief Street Services Investigator Gary Harris. "A laptop computer bay to download data gathered from a surveillance camera is included to allow investigators to run license plates and complete related tasks."

Street Services Investigation and Enforcement Division primarily is responsible for public property and protecting citizens from injuries and accidents that could occur from hazardous and dangerous conditions on public property. "The Division enforces a variety of Municipal Code Sections and Board of Public Works regulations enacted to protect public property, ensure public safety and minimize the City's exposure to liabil-



The new Public Works Enforcement Vehicle, to combat blight, illegal dumping, and related violators within the City limits.

ity," Harris said.

"Investigators eagerly welcome this new state-of-the-art unit. We expect it to give us a critical advantage in combating blight and apprehending illegal dumping violators," said Senior Street Services Investigator Rodney Lucas. "It will allow our investigators to perform their tasks more effectively throughout the City, particularly in severely impacted locations of Los Angeles and the San Fernando Valley."

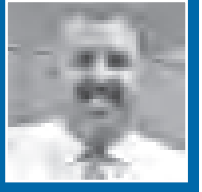
Over the past two years, the Investigations and Enforcement Division has been responsible for 125 illegal dumping arrests, saving more than 500 hours of sworn police officer patrol time. Investigators also have issued 4,320 Notices to Abate Nuisance and conducted 1,810 administrative hearings for illegal dumping during the same time period.

The City offers a \$1,000 reward for information resulting in the identification, apprehension and conviction or final adjudication of persons committing the act of illegal dumping. To qualify, the person reporting the crime must have been involved in the conviction or final adjudication. To report an act of illegal dumping, call 3-1-1, the City's 24-hour, non-emergency hotline.

REST INSURED

by JEFF GELINEAU

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



Renters Have Much That Needs Insuring



With the incredibly high cost of housing in Southern California, many people find that they are unable to buy a home. This trend will probably continue until most people, like Europeans today, simply rent all their lives.

Just because you rent doesn't mean that you don't own anything valuable. Like a homeowner, you should make every effort to ensure that you are protected in the event of a disaster.

Although landlords do carry insurance policies, they don't protect your personal assets in your apartment. You are responsible to make sure that you can replace anything "within" the walls of your apartment or rented home in case of a problem.

What would happen if you returned home tonight, and all you saw was some smoldering ashes and a few firemen reeling up their hoses? Renters also experience much higher rates of burglary and theft than homeowners. Renter's insurance also covers theft, and can help you replace any stolen items that you might have.

There are several types of residential insurance policies. The HO-4 policy is designed for renters, while the HO-6 policy is for condo owners. Both HO-4 and HO-6 cover losses to your personal property from 16 types of perils:

- Fire or lightning
- Windstorm or hail
- Explosion
- Riot or civil commotion
- Damage caused by aircraft
- Damage caused by vehicles
- Smoke
- Vandalism or malicious mischief
- Theft
- Volcanic eruption
- Falling objects
- Weight of ice, snow or sleet
- Accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire-protective sprinkler system, or from a household appliance
- Sudden and accidental tearing apart, cracking, burning or bulging of a steam or hot water heating system, an air conditioning or automatic fire-protective system
- Freezing of a plumbing, heating, air conditioning or automatic, fire-protective sprinkler system, or of a household appliance
- Sudden and accidental damage from artificially generated electrical current (does not include loss to a tube, transistor or similar electronic component)

You'll notice that earthquakes aren't on the list. If you have lots of property to insure, you'll need to buy a separate policy to cover earthquakes.

Renter's insurance also provides you liability coverage. If someone falls in your apartment and gets hurt, you might be liable.

Surprisingly, a basic renter's insurance policy usually costs only around \$200 per year.

Renters with expensive personal possessions or who need larger liability coverage will pay more. Your own quote will depend on a number of factors, including your previous insurance history and where you live. Despite the low cost and high benefits, a recent poll found that 64 percent of people living in rental properties had no renter's insurance.

You will also have to decide between Actual Cash Value (ACV) or Replacement Cost Coverage for your belongings. ACV coverage will pay only for what your property was worth at the time it was damaged or stolen. Replacement cost coverage, on the other hand, will pay what it actually costs to replace the items you lost, again minus the deductible. Replacement cost coverage will cost you a little more in premium, but it will also pay out more if you ever need to file a claim.

Make sure to inventory all of your personal belongings. Your inventory should list each item, its value, and serial number. Photograph or videotape each room, including closets, open drawers, storage buildings and your garage. Keep receipts for major items in a fireproof place.

If your apartment or condominium becomes uninhabitable due to a fire, burst pipes, or any other reason covered by your policy, your insurance will cover your Additional Living Expenses. Generally, that means the policy will pay for you to live somewhere else. This coverage has a limit of about 30 to 50 percent of the total value of the policy.

Feel free to call our agency if you have any questions about renter's insurance, or would like a 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 the City Employees 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 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 United Agencies Burbank today at (888) 801-5522.

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