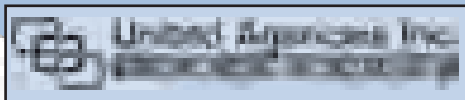


# REST INSURED



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



## Extended Warranties: Are They Worth It?

We are sometimes asked, "Should I buy the extended warranty on my new car?"

While, obviously, this is a decision that each person has to make for themselves, I do have an opinion on the topic, and am happy to share it:

*Extended warranties are a ripoff.*

An April 2008 *Consumer Reports* survey found that the average extended warranty buyer spent \$1,000 for their warranty, and experienced only \$700 of covered repairs. (Of course, if you were one of the people who were not average, and had a \$3,000 repair covered by your warranty, you might feel different about it.)

The main reason that extended warranties are not a good deal is that automobiles today are more reliable than ever before. What is covered by the extended warranty will probably never break. Extended warranties sell costly "peace of mind" for repair nightmares that probably won't occur, according to the survey of more than 8,000 readers.

When it comes to other goods, extended warranties may (or may not) be a good deal, depending on the item in question; the likelihood of it needing repairs during the warranty period; and the price you have to pay for it. Keep in mind that what you're buying is insurance; and like any other kind of insurance, an extended warranty can provide valuable protection, or it can be a waste of money. What you need is honest information about the average cost of repair, and frequency of repair record to make an intelligent determination.

Here's one clear warning sign that the warranty may not be such a good deal: When the salesperson pushes much harder to sell the warranty than the car. This is the case when the dealer makes more money on the warranty than on the sale of the vehicle. For many dealers, the sale of the extended warranty, a Lo-Jack System, and high-interest financing are a major source of their profit on a new vehicle.

If you are like my Uncle Dick, who always seems to end up with the one lemon on the lot, you probably should consider getting an extended warranty. If you do decide to purchase one, consider your options instead of buying it from the dealer. Sure, it's easy to have them just throw it into the loan amount,

but you are probably paying 40 to 60 percent more than if you bought it on the open market.

Many insurance companies sell extended warranties, and if you would like a quote for a new car (or even a used car with less than 50,000 miles), feel free to call United Agencies and we'll be happy to sell you one.

Feel free to call our agency if you have any questions about what we can do for you, would like to know what it would cost to buy your insurance 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.

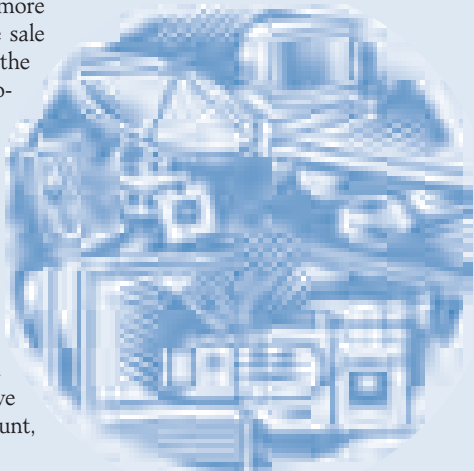
Call our office today at (888) 801-5522. United Agencies Burbank. (CA License # 0252636.)

Check out our City Employees Club page on the United Agencies Website at: [www.unitedagencies.com/cityclub](http://www.unitedagencies.com/cityclub)

You can also see us on Fridays at the new City Club Store, 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.

CA License # 0252636

### LAPD

## New Property Officers

Police Dept.'s Property Division graduates its new officers.

Story and photos by Arlene Herrero, Club Counselor

The LAPD Property Division graduated two new officers – David Peng and Martin Preciado – at a ceremony Sept. 30 in the Metropolitan Dispatcher Conference Room.

Welcome remarks were delivered by Steven B. Johnson, Commanding Officer, Property Division. Commander William Fierro, Executive Officer, Office of Support Services, addressed the attendees.

Administration of the oath and the presentation of badges were handled by Senior Personnel Analyst Francoise Gardere, Personnel Division. Closing remarks were conducted by Police Administrator Rhonda Sims-Lewis, Commanding Officer, Administrative and Technical Services Bureau.

Additional guests included Police Administrator Nancy Gennusa, Assistant Commanding Officer, Administrative and Technical Services Bureau; and Police Administrator Peter DiCarlo, Assistant Commanding Officer, Administrative and Technical Services Bureau.

Congratulations to David and Martin on receiving their badges. And thanks to Cordelia Williams for her assistance.



It's time for cake!



Closing remarks were made by Police Administrator Rhonda Sims-Lewis, Commanding Officer, Administrative and Technical Services Bureau.



Police Administrator Peter DiCarlo, Assistant Commanding Officer, Administrative and Technical Services Bureau.



From left: Property Officer David Peng and his wife, Ellen; and Property Officer Martin Preciado and his wife, Cynthia.



New Property Officer David Peng.



New Property Officer Martin Preciado.



Commanding Officer Steven B. Johnson assists Ellen Peng with Property Officer David Peng's badge.



Property Officer Martin Preciado with his wife, Cynthia.



From left: Lisa Floyd, Assistant Commanding Officer; Police Administrator Rhonda Sims-Lewis, Commanding Officer, Administrative and Technical Services Bureau; Police Administrator Steven B. Johnson, Commanding Officer, Property Division; Property Officer David Peng; Property Officer Martin Preciado; and Senior Personnel Analyst Francoise Gardere, Personnel Division.