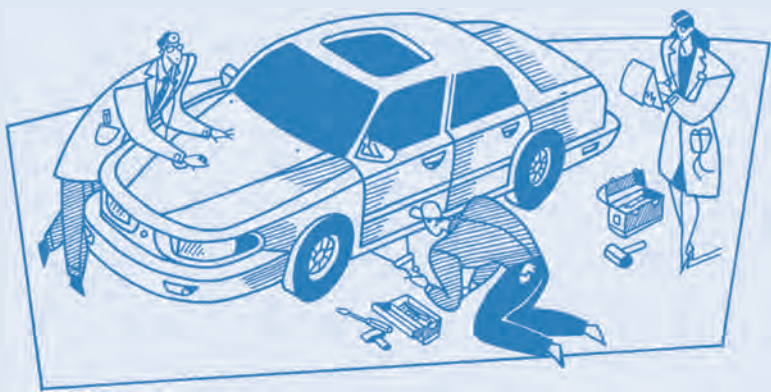


REST INSURED



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



Salvaged Cars: Too Good to Be True?

When something looks too good to be true, it often is. This is often the case when you are looking for a used car. Maybe you're looking at used cars, and you find one that's listed as great, with low mileage, that's only a few years old, and it costs thousands less than comparable cars. I wonder why?

Too often it is because the car has been salvaged.

A salvage vehicle is one that has been "totaled" by the insurance company after a loss. The loss is most commonly an accident, but could also be caused by a hurricane, flood, hail or tornado. The company writes off the vehicle as a complete loss because it's not worth repairing, which, in effect, invalidates the title since the vehicle doesn't legally exist any longer. However, since many of these vehicles are actually repairable, they can return to life as rebuilt salvage vehicles.

By paying off a damaged vehicle, an insurance company effectively purchases the vehicle. They then resell these at auctions to individuals or dealers who want to restore them. In many states, as in California, it is required that such vehicles have a "salvage" title. Other states allow a new "clean" title without salvage status. Unscrupulous sellers can "wash" and hide a salvage title by moving the car from a salvage-title state to a clean-title state.

If you're going to be in the market for a used car, or even a new car, in the months after a major natural weather event such as a hurricane, flood, tornado, or hail storm, you should take extra caution when shopping, unless you are specifically looking for damaged cars to fix up and drive. It's amazing how easily and quickly a storm-damaged car from Mississippi can show up for sale in California with no indication that it may be hiding serious problems for a new buyer. Therefore, automotive consumers should be on the lookout for flooded or

storm-damaged vehicles, as well as vehicles that have sustained major repairs.

Insuring salvage vehicles brings its own issues. While insurance companies will insure them, many times you will have to sign a statement agreeing to the value of the vehicle. As a salvaged vehicle is less valuable than a normal vehicle, the replacement value is also lower.

The stated value is the *most* that the insurance company will pay in the event of a loss. You may not even get that much, but under no circumstances will you ever get more.

Feel free to call our agency if you have any questions about insuring a salvaged vehicle, 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 the City Employees Club page on the United Agencies Website at: www.unitedagencies.com/cityclub

You can also see us on Fridays at the 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, 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

REC AND PARKS

Roosevelt Pool Reopens

Rec and Parks reopens the swimming pool at Roosevelt High School, after a \$2.7 million renovation.

Story and photos by Tiffany Sy, Club Counselor

On Feb. 26, City officials gathered to celebrate the opening of the restored swimming pool at Roosevelt High School in Boyle Heights.

The \$2.7 million pool restoration, which includes a major renovation of the year-round pool and locker and shower facilities, will be used by the school while remaining a public pool operated by Rec and Parks, which means thousands of area boys and girls will get to swim in the new facility each and every summer. Angelenos may participate during non school hours and weekends for a nominal fee.

The pool renovation was the result of collaborative, diligent efforts of Rec and Parks, General Services and Public Works/Engineering. At the event, there were welcoming and congratulatory presentations delivered by Councilmember Jose Huizar of the 14th District; Carlos Espinoza, Aquatic Facility Manager; Jon Kirk Mukri, General Manager, Rec and Parks, Club Member; Gary Lee Moore, City Engineer; and Dr. Sofia Freire, Roosevelt High School Principal. The ribbon-cutting ceremony was led by Councilman Jose Huizar.

Improvements to the Roosevelt High School Pool, which was finished ahead of schedule, include the construction of a new pool deck; upgraded showers, toilets, changing rooms and offices; new heaters in the locker rooms; and new landscaping ground covering and irrigation system.

Many thanks to Mary Bingham, Club Member, for her assistance in producing this article.



Councilman Jose Huizar gives thanks to supporters and contributors.



From left: Jake Sabori, Hollenbeck Maintenance, 34 years of City service; Javier Solis, Acting Principal Maintenance Grounds Supervisor, 19 years of City service; Sophia Pina-Cortez, Superintendent, West Region, Rec and Parks; Martin Hernandez, Park Maintenance Supervisor, 23 years of City service; and Bill Lopez, Sr. Park Maintenance Supervisor, 37 years of City service.



Carlos Espinoza, Aquatics Facility Manager II, gives a warm welcome to the supporters of the Roosevelt High School pool.



From left: Mary Bingham, Principal Recreation Supervisor, Aquatics, Club Member; Felice Chen, Management Analyst II; John Kopitzke, Aquatics Director; Maha Yatkem, AFM II; Sophia Pina-Cortez, Superintendent, West Region, Rec and Parks; Jon Kirk Mukri, General Manager, Rec and Parks, Club Member; Ingrid Gonzalez, AFM I; and Carlos Espinoza- AFM II.



From left: Jon Kirk Mukri, General Manager, Rec and Parks; Mary Bingham, Principal Recreation Supervisor, Aquatics, 28 years of City Service; Carlos Espinoza, Aquatics Facility Manager II, 13 years of City service; and Sophia Pina Cortez, Superintendent, Rec and Parks West Region, 25 years of City service.



From left: Jon Kirk Mukri, General Manager, Rec and Parks, Club Member; Jose Huizar, Councilman, 14th District; and Gary Lee Moore, City Engineer, Public Works/Engineering.



The ribbon-cutting ceremony, led by Councilman Jose Huizar.