



Would you like a pen with your company's name on it? How about a coffee mug or a mouse pad?

[We also do Family Reunions]

Call 323-667-1985


"If you can imagine it, we can create it."

ROSEBUD Marketing Group

4470 W. Sunset Blvd, Suite 101
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We can print your name or logo on anything including the following:
Coffee Mugs, Pens, Watches, Clocks, T-Shirts, Magnets, Key Tags, Awards, Baseball Caps, Golf Items, Mouse Pads and More!

www.RosebudMarketing.com

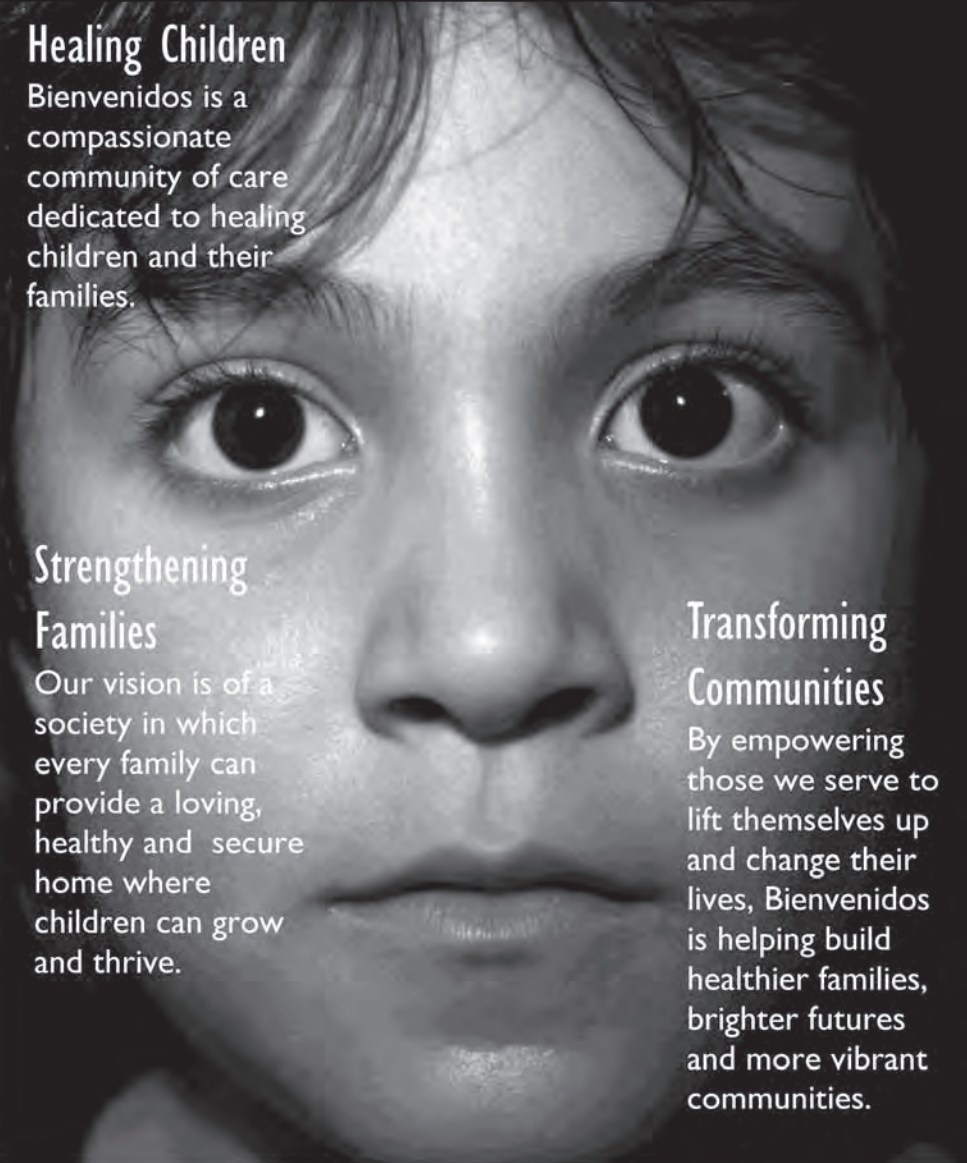


Something to Think About

"Pretend that every single person you meet has a sign around his or her neck that says, 'Make me feel important.'"

— Mary Kay Ash,
Founder, Mary Kay Cosmetics


A reminder from L.A. City's Quality and Productivity Commission:
Always do your best!



Healing Children
Bienvenidos is a compassionate community of care dedicated to healing children and their families.

Strengthening Families
Our vision is of a society in which every family can provide a loving, healthy and secure home where children can grow and thrive.

Transforming Communities
By empowering those we serve to lift themselves up and change their lives, Bienvenidos is helping build healthier families, brighter futures and more vibrant communities.


Bienvenidos
Healing Children and Their Families
www.bienvenidos.org

■ This ad is possible thanks to the generosity of Terrance Yeager ■

REST INSURED



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



How Much Can You Save?

Lately, most people are looking to save as much money as they can, and when it comes to your insurance, you don't have to look very far to save some money. Lots of discounts are available.

You can't change many of your factors that determine the cost of your insurance. Your house is a certain size, and it would cost a certain amount to rebuild it in the event of a fire. You have the cars that you have, and you have to insure them. The most common temptation is to reduce your coverage limits, but this is a very bad idea. Sure, you will save some money now, but in the event of a serious claim, having low limits could wipe out your financial future.

But you can save money by taking advantage of discounts that insurance companies offer for behavior that lowers your risk, from driving less than the average number of miles per year to taking a defensive driving class. Certain types of people – senior citizens, for instance – also are eligible for lower rates. You'll also save if you have certain safety or protective equipment installed in your car, like anti-lock brakes or a security system. Make sure inform your agent about the steps you have taken to reduce your risks, and make sure that you get the biggest discounts available to you.

Here are some other money-saving tips:

■ **Combine coverage.**

The number-one way to save money is to combine your homeowners (or renters) policy with the same company that writes your auto insurance. As with any product, it's cheaper for insurance companies to sell more to one customer, so insurers often cut premiums up to 15 percent if you link auto and homeowners' policies.

■ **Sweat the small stuff.**

Frequent claims are red flags for insurers; some won't renew policies with more than two claims in three years. So try to carry more of the risk yourself by paying for repairs costing under \$1,000 out of your own pocket. Or, if the damage is purely cosmetic, you could just ignore it.

■ **Raise your deductible.**

The average driver files a collision claim once every three years, and a comprehensive claim once every 10 years. Increasing a collision deductible on your auto policy from \$250 to \$500 can save up to 30 percent annually. Given the likelihood of filing a claim, you might come out ahead with the higher deductible.

■ **Drive safely.**

A clean driving record – for at least 36 months – keeps your premiums low. Completing a defensive driving course can also qualify you for a discount.

■ **Pick the car carefully.**

Cars that cost a lot to repair, or that are popular with thieves, can cost more to insure. The National Insurance Crime Bureau has a list of the most frequently stolen cars.

■ **Park your teens in one car.**

Name teenagers as the occasional drivers of your least-expensive car, and make sure they drive only that car.

■ **Get your records straight.**

Insurance companies have access to all sorts of personal information, including your motor vehicle record, credit record, and your history of claims with other insurance companies. It makes no sense to lie about your background.

Mistakes can happen, however, and a glitch on your report could make you look like a worse risk than you are. If you haven't done so in a few years, consider obtaining your credit report from all three credit-reporting services – Equifax, Experian and TransUnion – to make sure that there is nothing incorrect on your credit report.

Call us if you would like to get a quote for your home policy through us, or would like a question answered on any type of insurance. We offer up to a 15 percent discount if you buy your home and auto insurance from the same insurance company.

Be safe and have fun!

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.

Check out our 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.

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

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