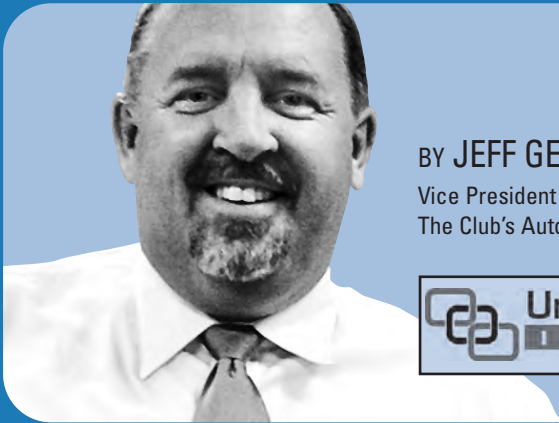


REST INSURED



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



April
Showers
Bring...
Mold



This has been one of the wettest winters in Southern California for many years. Sure, all of the rain means that the grass is good and green, but it also means that the environment for growing mold has dramatically increased. Mold in your house brings sinus problems, headaches, respiratory difficulties and nausea. It's a serious problem that you need to address.

We've lived with mold in our environment for years. Now that more people are aware of it and its negative effects on our health, it has become an issue. Mold is formed on any organic surface (wood, wall-board, carpet, etc.), and grows where there is moisture and humidity. The best way to prevent mold is to keep all areas dry and well ventilated. If you do have any accidental exposure to water in your home, be sure that it is repaired swiftly and properly.

Insurance adjustors are very experienced in mold prevention, and it is important to cooperate fully with the insurance company in the event of a claim to properly address any current or future damage.

Unfortunately, most insurance policies now include very clear mold exclusions, so

no (or very little) coverage exists for repairing or removing this problem. It is very important, therefore, that you make sure that you properly address any water-related issue to ensure that mold does not form.

There are several companies around now that have experience removing and repairing the damage caused by mold. Although sometimes these repairs can be expensive, if you act quickly enough you can often take care of any problem for a very reasonable amount.

This can be a serious health issue, and we encourage you to treat it properly.

Feel free to call our agency if you have any questions about mold, or your how your homeowners policy would respond, or if you simply would like to do a complete insurance review with us. Call us if you would like to get a quote for your homeowners 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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REC AND PARKS

Catalina, Above and Below

Cabrillo Marine Aquarium hosts popular, scientific boat trip to Catalina.

Photos by Gary Florin, Cabrillo Marine Aquarium

You're invited to take a great and fun boat trip to Catalina... and learn a lot about the creatures that live in the ocean along the way.

Cabrillo Marine Aquarium (CMA) will sponsor a scientific observation and collecting expedition to Catalina Island June 11. The 93-foot fishing vessel, *First String*, will depart Los Angeles Harbor Sportsfishing Landing in Ports O' Call Village in San Pedro at 6 a.m., and return at approximately 6 p.m.

"Catalina Above And Below" is one of the Aquarium's most popular boat trips. Not only will you have a first-hand experience to see many of the methods used by our staff to capture our marine specimens, but also to learn about these wonderful and fascinating creatures.

During the crossing and throughout the trip, staff will be on the lookout for marine birds, dolphins, whales, sea lions, seals and a wide variety of other marine animals commonly found in the San Pedro Channel.

Prior to arrival to the island, everyone will assist in pulling up special traps in effort to capture the rarely seen hagfish for close-up inspection. After reaching the island, fish traps will be retrieved and the aquarium divers will hand collect an assortment of reef specimen which all will be displayed, interpreted and discussed.

Later all participants will go ashore at the Isthmus to explore that part of the island, seldom visited by tourists.

After the island visit there will be a controlled shark baiting to lure these majestic and misunderstood animals to the surface for close-up observation.

Throughout the trip, Cabrillo Marine Aquarium marine biologists, aquarists, naturalists and other staff will be on board giving talks and assisting with identification of all sea life collected or observed.

Space is limited. Cost for the trip is \$95 per person (\$85 Friends member). The *First String* has a fully equipped galley, where food and beverages may be purchased. Passengers are advised to bring warm clothing and non-skid shoes.

Cabrillo Marine Aquarium is at 3720 Stephen M. White Dr. in San Pedro. For reservations, further information, or to receive a calendar of events, call (310) 548-7562 or go to www.cabrillomarineaquarium.org.



On a previous "Catalina Above and Below" excursion.

