

Public Works

Story and photos by Isabel Marquez, Club Counselor



West LA Open House

West LA yard completes the season of Sanitation Open Houses.

On June 28, the West LA Sanitation Yard held its Open House event. The day consisted of food, music and plant and tree giveaways for the community.

All Sanitation staff worked very hard at the informational booths, cooking, serving the community and helping children ride the trucks. Radio Disney was also present and had children and adults dancing. The children were able to get their face painted or even take pictures with the Mr. Recycle, the talking bin. *Big thanks to the West LA Sanitation Yard staff and their Superintendent Daniel McKay for inviting us.*



From left: Jon Reed, Refuse Collection Truck Operator, 29 years of City service; Lester Moore, Refuse Collection Truck Operator, 30 years of service; and Raul Lagunas, Clean and Green.



From left: Daniel McKay, Superintendent, 20 years of City service, Club Member; and Danielle Maldonado, Refuse Field Crew Instructor, 12 years, Club Member.



From left: Sandra Ramirez, wife; Celeste Ramirez, daughter; and Gerardo Ramirez, Supervisor, 28 years of City service; Club Member.



Willie Hunt, Refuse Collection Truck Operator, 30 years of City service.



Bryan Johnson, Truck Operator, 26 years of City service, helps children ride the truck.



From left: Harvetta Kashka; Rhonda Wright, Refuse Collection Truck Operator, 9 years of City service, Club Member; and Sheila Kelly, CIR II, 18 years, Club Member.



Juan Tavares, Refuse Collection Truck Operator, 15 years of City service, Club Member.



Jorge Nesta, Refuse Collection Truck Operator, 10 years of City service.



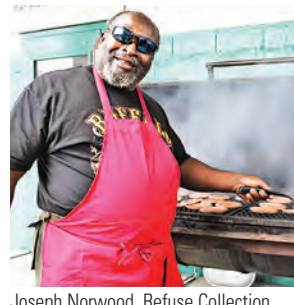
Eddy Flores, Refuse Collection Truck Operator, 8 years of City service.



From left: Brandon Bell, grandson, with Marian and Lester Moore, Refuse Collection Truck Operator, 30 years of City service.



From left: Christopher Phillips, guest; and Jason McKay, Maintenance Laborer, 2 years of City service.



Victor Fregoso, Refuse Collection Truck Operator, 8 years of City service, Club Member, with his wife, Mayra, and children.



Serving drinks, from left: Francisco Canela, Refuse Collection Truck Operator, 6 years of City service; and Rafael Ramos, Refuse Collection Truck Operator, 15 years.



From left: Langston Phillips, Refuse Collection Truck Operator, 8 years of City service, Club Member; Darrell Bose, Refuse Collection Truck Operator, 26 years; Jonathan Cobb, Retiree; Big Train; and Earl Barnes, Refuse Collection Truck Operator, 11 years; and not identified.

The Smart Move

BY PATRICK MILLER, Dearborn Insurance, The Club's Insurance Partner

5 Ways the Uninsurable Can Get Life Insurance

If you've been researching a life insurance purchase, you know that the better your health, the better your premiums will be. But sometimes a life insurance customer will be deemed "uninsurable" at any price — whether it's due to a history of severe health problems, a disease diagnosis or even a profession that makes the applicant too "risky" to insure.

"Working with an adviser is the best way to determine if you're uninsurable or not," says Jack Dewald, spokesperson for the Life and Health Insurance Education Foundation. "Don't give up. Just because one company says you're uninsurable doesn't mean you're universally uninsurable."

If you or a family member have been relegated to the category of "uninsurable" but need life insurance, there are still ways you can get life insurance without going through the underwriting process, although each involves its own tradeoffs.

Here are five ways:

1. Max out your group life insurance at work.

Group life insurance allows you to purchase life insurance no matter what your health condition, up to a certain amount. Some employers offer a "free" basic life insurance amount (where the company pays the premium), such as an amount equal to one year's salary, with the option to purchase more at your own expense. Your employer's group life plan may require evidence of insurability (EOI) if you want to go over a set amount. However, as long as you remain under the EOI level, group life is an excellent way for the "uninsurable" to secure life insurance at group rates.

Remember also to max out the group life you can buy through your spouse's workplace benefits, too.

The downside: Benefit levels are usually a low multiple of your salary, which may not cover your beneficiaries' needs.

2. Convert your group life policy to an individual policy.

Group life insurance usually allows you to convert your group policy to your own individual permanent policy without going through the underwriting process. Your premiums are based on your age only. This assures you a lifetime of coverage even if you leave your job.

The downside: You generally convert policies dollar for dollar, according to Dewald, so if your group life policy is worth \$50,000, that's the maximum available on the converted policy. In addition, there is usually no choice of policy types. Nonetheless, notes Dewald, "You know the old saying: A little bit of something is better than a whole lot of nothing."

3. Buy a guaranteed issue policy.

Guaranteed issue policies require no medical exam. Anyone (below a certain age) who answers a few medical questions can buy a policy. Applications will likely ask for your height and weight, whether or not you're a smoker and basic questions about your health history. If you answer yes to a question you may be knocked out of eligibility.

The downside: There's a price to pay for the convenience of guaranteed issue: You'll pay far higher premiums than you would if you were able to secure an underwritten policy — so high that you should calculate the year when you will have paid more in premiums than your beneficiaries will receive.

Face amounts tend to be \$25,000 and under (in other words, enough to cover a funeral).

Insurers may impose age requirements (for example, selling only to those age 50 to 85).

A guaranteed issue policy may not pay out the full benefit for a few years after you buy it. For example, if you die within a year after purchase, your beneficiaries may receive only a refund of your premiums; if you die in the second year, they may receive half of the policy amount.

4. Buy a simplified issue policy.

Simplified issue policies require that you answer several health questions, and there's no medical exam. If you make the cut, you'll likely pay less than you would for a guaranteed issue policy. It's important to shop around.

5. The last resort: Credit life insurance.

Credit life policies are often available when you make a large purchase that is financed.

The downside: "Generally the worst insurance you can buy," sums up Dewald. "It's horribly priced, but if you get to that point ..." So, for example, if you buy a new car and want to be sure your spouse could pay it off in the event of your death, credit life would fill that need. This policy covers only the remaining balance on the purchase.

Patrick Miller represents Dearborn Insurance, the Club's new partner for two areas—critical illness insurance and retirement income. Currently, the Club offers three Dearborn Products: The Security Builder Plan, the Timber Ridge Critical Illness Plan and Paycheck Protection Plus. Ask your Club Counselor for details. Contact Dearborn National at (888) 443-8829.

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