



## “We’ve Got You Covered”

***Keeping You Insured, Enlightened and Informed!***

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### “Hope” and “Change”? No Changes Until We Change

Over the past few months we all have been inundated from the media regarding Healthcare. As an Insurance Agent/Broker and Business owner, healthcare is something we all want but hate to pay the cost. Most employers like myself, know the new health bill won't help us much. Health insurance cost will keep rising, certainly near term and most likely in the long term also.

Where Commercial Property and Casualty premiums are down 30% to 50% per year from five years ago, group Insurance rates continue to increase from 5% to 20% per year. It's not if they are going up, it's just how much. If your rate increase is only 7% you are typically fairly pleased. I don't know about you, but I would love to have that kind of growth year after year in my business, particularly in a down economy.

What we have seen and will continue to see is a cost shifting from the employer to the employee. Employers who are holding the line on expenses will most likely make workers pay a bigger share by raising premiums, deductibles and copayments for office visits and prescriptions. Many American workers have been and will continue to get shafted.

The real emphasis in the future must be on behavior. More firms and businesses will be forced to pressure employees to adopt a healthier lifestyle and enroll in wellness programs to manage obesity and chronic illnesses. Employees who smoke and are overweight will likely pay higher premiums. We ourselves must take control of our healthcare spending like the money is ours and not that of the insurance companies. After all, as taxpayers it is our money that is being spent.

This reeducation process is not going to be easy. It's going to be more difficult to change the dietary habits and lifestyle of many lower income and uneducated people. However I am amazed to see the chosen lifestyle of many educated Americans. We must start now in our schools and churches by creating programs that integrate health and exercise. It must be a learned lifestyle. If we did this for ten or fifteen years, think of the changes we could make. Becoming a healthier nation will benefit our pocketbooks. And who doesn't want good health and more money?

Let's don't talk about it, let's do something about it. Now!

Rick Mallory

*“Be the change you want to see in the world.” -Mahatma Gandhi*

#### INSPIRING QUOTE OF THE MONTH:

Spring is  
nature's way of  
saying,  
"Let's party!"

-- **Robin  
Williams**

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## INSPIRATIONAL AND INFORMATIONAL

### How to Ensure Your Kids Stay Safe Online

Amid all the benefits that computers have brought, there's a whole raft of security threats that sometimes even involve loss of life. One of the groups most vulnerable to these threats are children.

Two key issues are the risks of meeting up with unsavory types through social media like Facebook and in chat rooms, and the possibility of your kids encountering pornography and other unsuitable material.

There's also the danger that they might unwittingly download malware onto your PC, with the attendant risk of theft of sensitive information.

The most important thing you can do to prevent this is to talk to your kids about the dangers, especially of assuming people they "meet" and sites they visit are who or what they say they are. Never allow them to physically meet anyone unless you're with them and don't allow them to download anything without your consent.

These days, you can buy software that will both monitor everything they do and restrict the sites they can visit. To them, such measures probably sound draconian, but that's a reflection of their trust and innocence. You know better.

### The Most (and Least) Expensive Vehicles to Insure

The Porsche Carrera 911 GT2 two-door coupe is the most expensive 2010 vehicle to insure, according to a new ranking of average premiums for 2010 models that Insure.com released.

The rankings, which the insurance information and shopping site publishes annually, are based on the premium that a 40-year-old man with a good driving record, a good credit record and a 12-mile commute would pay annually.

The insurance data firm Quadrant Information Services calculated the average premiums for Insure.com by averaging car insurance rates from six large carriers across 10 ZIP codes in each state. According to the results, the national average annual premium for the Porsche 911 Carrera GT2 is \$2,943.78, and other high-end sports cars like the Dodge Viper tended to dominate the list of the most expensive premiums (see the chart below for more). Amy Danise, senior managing editor at Insure.com, said the results didn't surprise her since insurance policies are based on claims history. The Porsche Carrera GT2 "would have a really high claims history, meaning the drivers of that model have submitted a lot of very expensive claims. They crash a lot, and the cars could be very expensive to repair," she said.

Meanwhile, at the other end of the spectrum, minivans dominated the list of those least expensive to insure (see the chart below for more). Ms. Danise said minivans and smaller sport utility vehicles tended to be the least expensive to insure.

One surprise on the least expensive list? The Jeep Wrangler, which Ms. Danise said must not have a lot of claims attached to it. "It's hard to speculate" why it's on the least expensive list, she said. "But it could be cheaper to repair or have fewer injury claims."

The particular car insurance policy that the survey examined contained uninsured motorist coverage, coverage of \$300,000 for all injuries, coverage of \$50,000 for property damage in an accident and a \$500 deductible on collision and comprehensive coverage.

The study covered about 2,400 2010 models. Those left out were ones for which there wasn't enough data, including exotic cars like Bentleys and Lamborghinis, which Insure.com said probably carried hefty insurance bills.

While actual premiums will vary based on individuals' characteristics, including age, driving record and the chosen policy, Ms. Danise said vehicles' placement in the rankings should stay relatively consistent from driver to driver.

Among categories of vehicles, according to Insure.com, the Dodge Caliber is the least expensive passenger car to insure, the GMC Canyon WT (2WD 2 Door 2.9L) is the least expensive pickup to insure and the Honda Odyssey LX (5 Door 2WD SOHC) is the least expensive minivan to insure.

by Jennifer Saranow Schultz provided by

**The New York Times**

The Five Least Expensive 2010 Vehicles to Insure

Rank	Make and Model	Style & Type	Cylinders	Average National Premium
1	Mazda Tribute I	2WD, 4-door utility	4	\$1,070.25
2	Honda Odyssey LX	5-door 2WD SOHC van	6	\$1,095.26
3	Mazda Tribute I	4WD 4-door utility	4	\$1,103.29
4	Chrysler Town & Country LX	2WD 4-door 3.3L wagon	6	\$1,119.83
5	Jeep Wrangler X	4WD 2-door 3.8L Utility	6	\$1,124.38

The Five Most Expensive 2010 Vehicles to Insure

Rank	Make and Model	Style & Type	Cylinders	Average National Premium
1	Porsche 911 Carrera GT2	2-door coupe	6	\$2,943.78
2	Mercedes S65 AMG	4-door sedan	12	\$2,863.03
3	Dodge Viper SRT-10	2-door coupe	10	\$2,851.89
4	Porsche Panamera Turbo AWD	4-door sedan	8	\$2,837.39
5	Dodge Viper SRT-10	2-door convertible	10	\$2,815.90

Source: Insure.com, from a study commissioned by Insure.com from Quadrant Information Services



# Fresh Spring-Time Salads



## Blackened Shrimp Salad

### Ingredients

12 jumbo shrimp  
 1/4 cup olive oil, divided  
 3 tablespoons blackening seasoning  
 Jicama and Grilled Corn  
 1 romaine lettuce heart, finely shredded  
 Cilantro-Lime Dressing  
 Crispy Tortilla Strips

### Preparation

Peel shrimp, leaving tails on; devein, if desired.

Drizzle 1 tablespoon olive oil over shrimp; sprinkle with

seasoning, tossing to coat well. Cover and chill until ready to cook.  
 Pour remaining 3 tablespoons oil in a large nonstick skillet over medium-high heat. Add shrimp; sauté 2 to 3 minutes on each side or until done. Remove from heat.  
 Combine Jicama and Grilled Corn, lettuce, and 1/2 cup Cilantro-Lime Dressing in a serving bowl.

Top with shrimp and Crispy Tortilla Strips.

Serves 4

## Big Top Watermelon Salad

### Ingredients

7 cups seeded cubed watermelon  
 1 cup crumbled feta  
 1/2 medium red onion, thinly sliced  
 1/3 cup pine nuts, toasted  
 1/2 cup packed arugula  
 1/3 cup chopped fresh parsley  
 1/4 cup chopped fresh mint  
 1/4 cup olive oil  
 2 tablespoons fresh lemon juice  
 1/2 teaspoon salt  
 1/2 teaspoon freshly ground black pepper

### Preparation

Combine first 7 ingredients in a large bowl.

Whisk together olive oil and remaining ingredients in a small bowl; pour over salad, and toss well to combine.

Serves 8

## A NOT-SO-TRIVIAL PURSUIT

Each month we will give you a new Trivia Contest and offer you a chance to win a prize from the "Mallory Vault". Just one correct answer (or nearly correct) and you could be this month's winner! The entry that comes closest to the correct answer will be the winner. If more than one person has the exact answer, the winner will be the person whose entry reached our office first. Write down your name and answer, and then fax to:

**(706) 884-8039 or (877) 237-2843.**

**You can even mail the answer to us at:  
 Mallory Agency, P. O. Box 1209  
 LaGrange, GA 30241.**

### TEST YOUR KNOWLEDGE!

### QUESTION OF THE MONTH

How much did Levi Strauss get for his first pair of jeans in 1850?

Your Name:

\_\_\_\_\_

Your Answer:

\_\_\_\_\_

### Lock It Or Lose It – Choosing The Right Safe

A safe in every home makes sense. Maybe you keep your jewels and key documents in a bank safety deposit box but there are always times when a home safe is a good stand-by – for things you need frequently or stuff you just want to store temporarily.

If you're buying a safe for your home you want it to be **burglar-proof, fire-proof and water-proof.**

The latter two are more important if you store your valuables elsewhere. A fire- and water-proof safe, for instance, is perfect if you store backups of computer data in your home and insurance policies you need to refer to. If so, put a note on the door making clear there are no valuables inside.

If you do want to store precious items at home, buy a safe that's too heavy to move or one that bolts internally to a concrete floor.

**S E E   W H A T   O U R   C U S T O M E R S   S A Y   A B O U T   U S !**

I have for eight or more years had my insurance needs met by the Mallory Agency, and it has truly been a blessing. They have managed to respond to all of our needs in business with prompt, courteous and professional service, with care and concern for the customer first. I would recommend them to anyone whether personal or business in meeting their insurance needs."

**Dwight E. Winkley, Dwight E. Winkley Construction, Inc.**

"It is always nice to save money, which I have, but the customer service I have experienced at the Mallory Agency has been exceptional. They are always professional, friendly and responsive to my needs."

**Jonathan Lawson, LaGrange, GA**

"I called Mallory Agency requesting Evidence of Insurance for a closing I had scheduled for the same day. Within minutes I had the document on my desk. That was the fastest turn around time I had ever experienced. I was treated with very prompt and efficient service. The closing was completed with no last minute complications due to insurance matters."

**Larry Irwin, Frontier Bank, LaGrange, GA**

"First of all, I was notified in advance of a potential rate increase and was told to call before renewing. Our agent couldn't have been more helpful or courteous, and I was able to cover both my home and auto for less than the original renewal amount."

**David R. Hays, LaGrange, GA**

**THANK YOU SO MUCH TO ALL OUR CUSTOMERS.  
YOUR BUSINESS AND SUPPORT IS GREATLY APPRECIATED!**



**100 Year Anniversary 1907-2007**

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