



“We’ve Got You Covered”

Keeping You Insured, Enlightened and Informed!

301 West Haralson Street, LaGrange, GA 30240

Phone (706) 884-3339 Fax (706) 884-8039

www.MalloryAgency.com

The Age-Old Question: Are Bigger Cars Safer?

This May, President Obama announced new fuel efficiency standards that require new vehicles to average 35.5 miles per gallon by 2016. But some opponents argue that the mandate would "kill more Americans than the Iraq War."

The statement may sound like a bunch of baloney, but it actually has some merit, and here's why.

President Obama's fuel efficiency mandate will force auto manufacturers to produce smaller, lighter vehicles, and these vehicles have been shown to be inherently less safe than larger, heavier vehicles. If thousands of paper-thin subcompacts were to replace hefty trucks and SUVs on the roads, the number of auto fatalities is likely to skyrocket.

A study from the Insurance Institute for Highway Safety finds that larger, heavier vehicles are inherently safer than smaller, lighter vehicles. And it's all due to the laws of physics.

When a large, massive object collides with a smaller object, the larger object, by virtue of its greater mass, inflicts more impact. "The bigger, heavier vehicle will push the smaller, lighter one backward during the impact. This means less force on the occupants of the heavier vehicle and more on the people in the lighter vehicle," the report states. "Greater force means greater risk, so the people in the smaller, lighter vehicle are more likely to be injured."

Passengers in smaller, lighter vehicles have been shown to be at a disadvantage in accidents. In fact, in both single and multiple vehicle accidents, driver fatality rates decline dramatically as vehicle size increases.

But vehicle safety doesn't rely solely on mass. Some experts believe good engineering and strategic design are more important to vehicle safety than size. Features such as front and side airbags, seatbelts, head restraints, rollover prevention mechanisms and crash avoidance features play a crucial role enhancing vehicle safety.

The size of a car's front end plays a role in vehicle safety, too. The safety hazards of a lighter vehicle can be offset by increasing the size of the vehicle's front end, specifically the distance between the front of the vehicle and its occupant compartment. A vehicle with more energy-absorbing "crush space" takes longer to stop during impact, thereby decreasing the severity of impact and easing the force on occupants.

A vehicle's weight can be reduced without sacrificing much structural integrity by manufacturing parts with aluminum, titanium or plastic. But most carmakers shy away from these materials due to their high cost.

The bottom line? For vehicles to satisfy President Obama's fuel efficiency standards mandate, manufacturers will have to produce lighter vehicles in the coming years. And even if Americans refuse to give up their SUVs, the models they drive are likely to be significantly lighter.

**INSPIRING
QUOTE OF
THE
MONTH:**

**It is a mistake
to try to look
too far ahead.
The chain of
destiny can
only be
grasped one
link at a time.**

**-Sir Winston
Churchill**

**INSIDE
THIS ISSUE:**

Topic of the Month	1
Inspirational & Informational	2
Recipes of the Month	3
Trivia	3
Testimonials	4

INSPIRATIONAL AND INFORMATIONAL

8 Easy Tips to Protect Your Home & Business!

Your home doesn't have to be an open invitation to thieves; in fact, it can be the opposite. Here are ways you can make your residence one in which burglars will have no interest.

Outdoor Lighting -- Illuminate your home's entry points (doors and windows) and make sure the lights shine on the house, not in the eyes of any "observers."

Burglar Alarms -- For thieves, these alarms are a hassle, a big hassle, especially if the system is sophisticated.

Landscaping -- Don't give burglars hiding places. Trim bushes away from doors and windows, and at least two feet up from the ground.

Doors -- A strong lock installed in a weak door isn't a strong deterrent. Outside doors should be metal or solid hardwood and at least 1 3/4 inches thick. Frames should be made of equally strong material, and doors should fit their frames securely.

Locks -- The best bet here are deadbolts with heavy strike plates secured with three-inch steel screws.

Marked Valuables -- Make your property harder for thieves to sell, for example, by engraving an identifying mark such as your driver's license number on your valuables.

Secure Windows, Sliding Glass Doors -- Drill through the corners of the sashes of double-hung windows and insert a removable metal pin. Secure sliding glass doors with a dowel placed in the lower track and flathead screws in the upper track.

Neighborhood Watches -- Participate in or organize a neighborhood watch program. A decal placed on a window near the entry points of your home will convey to burglars that they possibly are being watched.

Avoiding Burnout At Work

Burnout – that state of mental, physical and emotional exhaustion – causes all kinds of problems. Seen and unseen. With the economics of employment teetering between a sigh of relief and big questions, you need to take positive steps to keep yourself in the best condition possible. Here are some suggestions:

1. **Lean on others.** Don't fall into the rut that the world will end if you don't do it yourself.
2. **Learn to say no.** Pick what is really important and what you can do well. Delegate with a smile.
3. **Take a daily technology break.** Turn off all your electronic gadgets – cell phone, Blackberry, laptop, pager – even if for just 10 minutes. Take a walk around the block, close your office door and put up a sign asking for no interruptions.
4. **Set a schedule.** Make wise use of your time. Use a kitchen timer to see how long it takes you to do a task. Try to NOT take work home. If you telecommute, follow that schedule. Working at home should not take your time away from home.
5. **Take vacations.** Once again, the world is not going to end if you take a long weekend or a whole week or two weeks of vacation. You need this to regenerate and be much more productive.
6. **Reward yourself.** Remember why you are working. You are working to live, be able to afford a treat now and then, you are NOT living to work.
7. **Don't isolate yourself.** If something is bothering you, share it with your family and friends. If your work environment is not job cross-training, then suggest it to a supervisor. If you ARE the supervisor, then start doing it. Part of that feeling that no one else can do your job comes from 'hoarding' how and what you do.
8. **Take care of yourself.** Eat healthy, exercise, sleep well. If you don't feel well, you won't work well.
9. **Consider professional help.** There is nothing wrong with seeking help if situations become overwhelming. Doctors, pastors, therapists are there when you need them.

Attention Brides-to-Be!

You've put so much into your wedding...your heart, your time, and your money. But what if the bridal salon loses your dress, or severe weather rolls in? Wedding insurance can protect your special day.

Visit www.MalloryAgency.com and click on the WPP logo to purchase peace of mind for as little as \$160.





Beat the Heat with No-Cook Recipes



Crab, Corn and Tomato Salad

Ingredients

1 tbsp grated lemon rind
 5 tbsp fresh lemon juice
 1 tbsp extra virgin olive oil
 1 tsp honey
 1/2 tsp Dijon mustard
 1/4 tsp salt
 1/8 tsp black pepper
 1 cup fresh corn kernels
 1/4 cup thinly sliced basil
 1/4 cup chopped red bell pepper
 2 tbsp finely chopped red onion
 1 lb lump crabmeat, shell pieces removed
 8 (1/4-inch-thick) slices ripe beefsteak tomato
 2 cups cherry tomatoes, halved

Preparation

1. Combine rind, 3 tbsp juice, and next 5 ingredients in a large bowl, stirring well. Reserve 1 1/2 tbsp juice mixture. Add remaining 2 tablespoons juice, corn, and next 4 to remaining juice mixture; toss gently to coat.

2. Arrange 2 tomato slices and 1/2 cup cherry tomatoes on each of 4 plates. Drizzle about 1 tsp reserved juice mixture over each serving. Top each serving with 1 cup corn and crab mixture.

Ice Cream Treasures

Ingredients

1 1/2 cups (6 ounces) Heath Bars, crushed
 8 cups vanilla reduced-fat ice cream, softened
 4 cups Rice Chex, crushed
 2 cups Cheerios
 2/3 cup packed dark brown sugar
 1/3 cup slivered almonds, toasted
 1/3 cup flaked sweetened coconut, toasted
 2 tablespoons butter, melted

Preparation

Stir crushed candy into ice cream. Cover and freeze until ready to use.

Combine cereals, brown sugar, and remaining ingredients in a large bowl, stirring until well blended. Press half of cereal mixture in bottom of a 13 x 9-inch baking pan.

Let ice cream stand at room temperature 20 minutes or until softened. Spread softened ice cream mixture over cereal mixture; top evenly with remaining cereal mixture. Cover and freeze 8 hours or overnight.

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

Who was the only American to become vice president and president after resignations?

Your Name: _____

Your Answer: _____

****We continue to have a great response for our monthly trivia question! Next month we will announce the name of our winner.**

Join us for the



On October 20, 2009 From 3:00 PM to 7:00 PM.

Callaway Conference Center at West Georgia Technical College.

Tickets are \$3 at the door and \$2 in advance.

Sponsored by LaGrange-Troup County Chamber of Commerce



FEATURING "TASTE OF TROUP"

You are invited to taste the food from some of the best restaurants in LaGrange and vote on your favorite!

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 !

"Pay as you go Workers Compensation...I'll be honest with you, I really like monthly reporting on my Workers Compensation. It truly is pay as you go, and as a contractor, it really helps with my cash flow. I pay Workers Compensation premiums when I am working. "

**Eddie Bryant, West GA Plastering,
LaGrange, GA**

"I have always found Mallory Agency very responsive to my needs. There is a very qualified staff always on hand to handle any insurance questions or problems. Most important - rates are very competitive."

Jimmy Matthews, LaGrange, GA

"At Mallory Agency, they have friendly people working to find you the best price and coverage. I save about five hundred a year."

Billy Parkerson

"I have both of my stores insured with Mallory Agency and I continue to receive competitive rates year after year. The staff at Mallory Agency genuinely cares about me as well as my business needs. You'll be glad you called!"

Samuel Olajubutu, Sam's QV

"Mallory Agency continues to save me money year after year. I have been pleased with the prompt service and friendly staff."

**Eddie Bartlett, Precision Auto Body,
LaGrange, GA**

"Sherrie helped with my car insurance. She found a drastic cut on a new company almost cutting my premium in half. I have nothing but praise for her and the company."

Tim Thrower, LaGrange, GA

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



100 Year Anniversary 1907-2007

WE'RE ON THE WEB!
www.malloryagency.com

**T H E M A L L O R Y
A G E N C Y**

301 West Haralson Street
LaGrange, GA 30240
Phone (706) 884-3339
Fax (706) 884-8039
www.malloryagency.com