



“We’ve Got You Covered”

Keeping You Insured, Enlightened and Informed!

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Wedding and Special Event Insurance

We are heading into the busy holiday season with many special events – weddings, company events, family gatherings. There is a lot of expense involved in presenting a first class happening. And then..... there is that possibility of something going wrong. Inclement weather, illness, vendor failure, military duty, accident. Most of this can be covered with what is becoming known as “wedding insurance.” You can purchase insurance riders for just about any possibility (but not cold feet).

Special event insurance is designed to provide financial protection in case you have to postpone or cancel an event due to inclement weather or a natural disaster. Some of these policies also provide coverage for cancellation due to death, illness or serious injury of key participants in the event. And, in case the person officiating at a ceremony, the caterer, florist or photographer, does not show up, some of the costs may be recovered. If you are renting a facility for an event, in all likelihood, they will have liability insurance to cover many of the negative possibilities. However, if you are hosting this event in your home, then by all means, call us so we can help you decide how much “wedding insurance” you might need. We can help you with the following:

- How much extra coverage will you need – cost of the policy and amount of reimbursement
- What, specifically, is and is not covered by the policy
- Do you have coverage elsewhere – payments for services made with your credit cards, homeowner or renter policy.
- What coverage do your providers (professional event planner, caterer, photographer, florist, etc) have that protects you.

There is a variety of prices for riders depending on the amount of coverage you need. These are some actual wedding situations you might need to consider:

- Military Service – in case a bride or groom is suddenly called to duty.
- Gowns and tuxedos – includes stores going out of business, damage to clothing being rented.
- Gifts – if these are not covered by your homeowners or renters insurance, it will provide protection against damage to gifts or theft.
- Honeymoon – cancellation due to illness, adverse weather or other circumstances.
- Professional counseling – cancellation or postponement causes severe emotional distress (must be doctor prescribed)
- Cold feet/change of heart – sorry.... this is not covered.

There are a number of Internet websites that have all this information and forms and costs and everything else (and more). But, you are already in event mode and don’t need to be doing this yourself. Please call us or visit our website at www.malloryagency.com/html/weddings.html and we can do this for you for as little as **\$160!** We too want your event to be special and perfect.

INSPIRING QUOTE OF THE MONTH:

I will honor Christmas in my heart, and try to keep it all the year.

-Charles Dickens

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INSPIRATIONAL AND INFORMATIONAL

Avoiding Holiday Travel Stress

The holidays can be stressful even in the best scenarios, but add some long distance travel in to the mix and things can become overwhelming. Use some of these stress busters below to keep you cheerful and in the holiday spirit.

- Book in advance. Beat the rush and avoid the headache of last minute bookings. There are many online travel services, but sometimes a travel agent can save you time and energy.
- Get plenty of rest. Travel can be exhausting so get a good night sleep before you leave.
- Drink plenty of water. Dehydration is the number one cause of jet lag! Drink plenty of water before, during and after your flight.
- If you are traveling with youngsters it's a good idea to bring along some small surprises for them. Word games, books, and drawing supplies are quiet and don't take up much space.
- Keep all of your travel documents together and easy to access.
- Check your flights for delays and cancellations before you leave for the airport.
- Remember to arrive at the airport early. Check with your local airport to see how early they suggest travelers should arrive.
- There are new regulations regarding carry on luggage so it's a good idea to check before you pack.

Holiday should be fun. Keep things in perspective and remind yourself why you are making the journey. If you keep your head so will the rest of your party. Stay calm, breath deep, and enjoy yourself.

For more helpful travel information visit:
<http://www.travelsense.org>

Holiday Gift Giving At The Office: Handling Holidays at Work

The holiday season can be a very tricky time in the workplace. There are holiday parties, gift exchanging, overeating, and holiday celebrations that could get in the way of normal work activities. Then there's the matter of taking care not to offend those who don't celebrate the holidays the same way you do. Here are some suggestions you can follow to help you deal with the holiday season at work.

1. Keep Holiday Gift Giving Reasonable

In some workplaces everyone exchanges gifts for the holiday. This can get way out of hand and cause serious financial problems for some people. Don't break your budget or expect anyone else to break his or her budget. Consider starting a secret Santa, or secret gift exchange, where each person buys a gift for one other person instead of buying gifts for every person in the office. Set a price range and stick to it. (see the next page for some inexpensive gift ideas)

2. Keep Holiday Feeding Frenzies to a Minimum

During the holiday season, food is everywhere, all the time – even in the workplace. It's hard to stick to a balanced diet when clients send goodies to the office and every person working there decides to bring in cookies and other treats to share with his or her co-workers. Arrange a schedule that allows each person who wants to participate to bring in treats on a different day. Keep non-perishable gifts sent by clients for after the holidays when the cupboards are bare.

3. Don't Let the Holidays Get in the Way of Work

Remember that you are at work to ...well... work. With all the holiday cheer it's sometimes hard to get your job done. Don't let yourself fall behind. If you must, get to work before everyone else so you can get a head start on your day.

4. Be Mindful of Your Workplace's Holiday Culture

The holidays play a bigger role in some workplaces than they do in others. If your co-workers are pretty low key when it comes to celebrating the holidays in the office, keep in mind that may be exactly the way your employer wants it to be. If you want to celebrate with your co-workers, consider getting together after work.

5. Respect Your Co-Workers' Religious Beliefs

Not everyone celebrates the same holidays, and not everyone celebrates the holidays in the same way. There are even some people who don't celebrate any holidays at all. Try not to offend anyone by forcing them to celebrate in a way in which they are not comfortable.

6. Behave Properly at the Office Holiday Party

Remember to behave professionally at the office party. Don't drink too much, don't dress inappropriately, and don't party too hard. (No lampshades on the head, or impressions of the boss)

There's no reason why everyone in the company can't enjoy some much needed holiday cheer, if you use these simple guidelines.

Merry Christmas and Happy New Year!

In celebration of Christmas and the New Year, Mallory Agency will be closed on December 24 and 25, 2009 as well as January 1, 2010. We wish you a safe and happy holiday season!



Fun Holiday Recipes



Warm Turnip Green Dip

Ingredients

- 1 bottle barbecue sauce
- 1 jar cherry preserves
- 3 chopped canned chipotle peppers in adobo sauce
- 1/2 cup water
- 1 tablespoon adobo sauce from can
- 2 packages cocktail-size smoked sausages

Preparation

Whisk together barbecue sauce, cherry preserves, and next 3 ingredients in a Dutch oven over medium-high heat; bring to a boil.

Add smoked sausages, and return to a boil.

Reduce heat to medium, and simmer, stirring occasionally, 15 minutes.

Note: To serve, keep warm in a slow cooker on LOW, if desired. Serve with miniature rolls, if desired.

Prep: 5 min., Cook: 20 min.

Yield: Makes 12 to 14 servings

Eggnog Fudge

Ingredients

- 2 cups sugar
- 1 cup refrigerated eggnog
- 2 tablespoons butter
- 2 tablespoons light corn syrup
- 1/4 cup chopped pecans, toasted
- 1/4 cup slivered almonds, toasted and chopped
- 1/2 cup chopped red candied cherries
- 1 teaspoon vanilla extract

Preparation

Line an 8"X4" loaf pan with aluminum foil; butter foil, and set aside.

Combine first 4 ingredients in a 4-quart heavy saucepan. Cook over medium heat, stirring con-

stantly, until mixture comes to a boil. Wash down crystals from sides of pan, using a pastry brush dipped in hot water. Insert a candy thermometer into eggnog mixture. Cook, stirring occasionally, until thermometer registers 238°. Remove from heat and cool, undisturbed, until temperature drops to 190° (15 to 18 minutes).

Stir in pecans and remaining 3 ingredients; beat with a wooden spoon until fudge thickens and just begins to lose its gloss (5 to 8 minutes). Pour candy into prepared pan. Cool completely; cut into squares.

Yield: 1 1/2 pounds

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 many gifts would you receive if you received all of the gifts in the song "The Twelve Days of Christmas"?

Your Name:

Your Answer:

Congratulations to Dennis B. Norrell, who correctly answered the trivia question from our

Holiday Safe Cooking Tips: What YOU Need To Know.

It might seem like common sense, but in the heat of the kitchen and the holiday crunch it's easy to forget simple safe food handling steps. This holiday season keep these guidelines on your refrigerator or posted where you can see them while you are cooking.

- Always wash your hands before you begin AND in between handling meat, poultry or fish and then handling vegetables.
- Avoid cross contamination by using different cutting boards for meat, poultry, fish and vegetables.
- Keep meats on the bottom rack of your refrigerator so if the juices accidentally leak they won't land on unprotected food. Remember to keep thawing meat on a plate too.
- Check the temperature of your refrigerator and freezer with an appliance thermometer. The refrigerator should be at 40 °F or below and the freezer at 0 °F or below.

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

"Excellent service! We saved several hundred dollars on our home and auto policies. Thank you so much!"

Brigitte McCullough

"Everything so far has been outstanding with the fire claim. We are very pleased with the sense of urgency that was shown. We were back in business in about two weeks and could not be happier with the quality of the restoration. As you know, it is all about service after the sell."

Bob Woods, IHOP, Snellville, 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

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A G E N C Y**

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