



## “We’ve Got You Covered”

*Keeping You Insured, Enlightened and Informed!*

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### Christmas Tree Fires Likely More Serious

Festive lighting, windowsill candles and ornamented Christmas trees are staples of the holidays, but these decorative items also pose a fire risk if handled improperly.

In 2005-2009, on average, one of every 18 reported home Christmas tree fires resulted in a death, compared to an average of one death per 141 total home fires.

Holiday lights and other decorative lighting were involved in an estimated average of 150 home fires per year during the same time. These fires caused an average of eight civilian deaths, 14 injuries, and \$8.5 million in direct property damage per year.

Here are NFPA's tips for safe holiday decorating

- Be careful with holiday decorations
- Choose decorations that are flame resistant or flame retardant
- Keep lit candles away from decorations and other things that can burn
- Use lights that have the label of an independent testing laboratory
- Check the packaging; some lights are only for indoor use
- Replace any string of lights with worn or broken cords or loose bulb connections
- Connect no more than three strands of mini light sets and a maximum of 50 bulbs for screw-in bulbs
- Use clips, not nails, to hang lights so the cords do not get damaged
- Keep decorations away from windows and doors
- Keep your tree well watered. A dry tree can be extremely dangerous.
- Replace any string of lights with worn or broken cords or loose bulb connections. Connect no more than three strands of mini string sets and a maximum of 50 bulbs for screw-in bulbs.
- Never use lit candles to decorate the tree.
- Always turn off Christmas tree lights before leaving home or going to bed.
- Get rid of the tree when it is dry. Check with your local community to find a recycling program.
- Bring outdoor electrical lights inside after the holidays to prevent hazards and make them last longer. For more information on NFPA visit: [www.nfpa.org](http://www.nfpa.org).

#### 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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## 4 TSA Tips For Smoother Holiday Travel

### Preventing Frozen Water Pipes

Colder weather increases the chance that your water pipes might freeze, especially if you have the gas service disconnected at a vacation home over the winter.

Here are some tips to help you avoid or deal with the problem:

#### For normal precautions:

- Insulate exposed pipes with heat tape, newspapers or rags.
- Place a 60-watt light bulb close to the water meter to keep it from freezing.
- If pipes are close to an exposed outside wall, open the cabinet door to let room heat in.
- Use a hair dryer or turn up the heat in your home to 75 degrees to thaw a pipe; do not use a torch.
- If a pipe bursts, shut off the main valve, usually located near the meter.
- Be aware that leaks sometimes don't show up until a pipe thaws, when they can cause extensive damage to plaster walls.

#### If you'll be away for the winter:

- Drain pipes completely.
- Pour a cup of antifreeze into the drain traps, toilet bowls and tanks.
- Make sure the main shut-off valve is turned off.
- Open all faucets.
- Drain the hot water tank.

Traveling can be stressful under the best of circumstances, but it certainly doesn't help that airports are overloaded with a large number of infrequent fliers around the peak holiday travel dates.

We asked the Transportation Security Administration for a few tips on how consumers can make their holiday travel experience easier on themselves and their fellow passengers.

#### Familiarize yourself with current boarding procedures.

The TSA is moving towards screenings during the past year, including eliminating pat downs and shoe screenings for children 12 and under, but there are still checkpoints you'll have to cross through. If you haven't flown in a while you may want to re-acquaint yourself with the current procedures. For instance, adults will still need to remove overcoats and shoes when passing through security, carry-on liquids are limited to 3-oz. bottles and you must also place one bag per person in either of the screening bins before you head through the body scanners. "Passengers who are prepared for security screening at the checkpoint will help streamline the process," TSA spokeswoman Lisa Farbstein says.

#### Do your wrapping after you get to Grandma's house.

Gifts will have to go through X-ray scanners, whether in a checked bag or carry-on, and any flagged presents will need to be unwrapped and inspected. As such, passengers might as well hold off on the trimmings. "What I do is I carry gift bags and tissue paper," Farbstein says. "When I get to my destination, I can pull out the flat bag and paper and insert the gift. No tape or scissors necessary, and it really doesn't take up any significant luggage space."

#### Put your pies (and other foodstuffs) in checked baggage.

Trying to bring a pie onto your plane could lead to someone else having a hand in your food. "Food items such as pies and cakes are permitted, but may require further inspection," Farbstein says. "If you are not sure if a food item is considered a liquid or gel, it is best to pack the item in your checked bag or ship it to your destination in advance."

#### Check to see what other items are permitted before heading to the airport.

If you're unsure about bringing along the toy gun you bought for a little cousin or the knitting needles you were going to give to an aunt, you might want to download the TSA's free mobile app. It tells you (among other things) what items are permitted in a carry-on, checked bag, both or neither. For instance, you might be surprised to learn that you can't carry on snow globes. "There is no way for our officers to accurately determine the volume of liquid," Farbstein explains.

Passengers can download the app from the iTunes store or access [www.tsa.gov/mobile](http://www.tsa.gov/mobile) from any mobile device. Consumers can find additional travel tips and learn more about updates to security policies by visiting the TSA website. [www.tsa.gov](http://www.tsa.gov).

Jeanine Skowronsk



## Easy Holiday Entertaining



### Shrimp Ceviche Cocktail

#### Ingredients

1/2 cup chopped onion  
 6 cups water  
 3/4 cup fresh lime juice, divided  
 1 pound medium shrimp  
 1 cup chopped peeled cucumber  
 1/2 cup ketchup  
 1/3 cup chopped fresh cilantro  
 2 tablespoons Mexican hot sauce  
 1 tablespoon olive oil  
 1/4 teaspoon salt

#### Preparation

Place chopped onion in a colander, and rinse with cold water. Drain.

Bring 6 cups water and 1/4 cup juice to a boil in a Dutch oven. Add shrimp; cook 3 minutes or until done. Drain and rinse with cold water; peel shrimp. Combine shrimp and 1/2 cup juice in a large bowl; cover and chill 1 hour. Stir in onion, cucumber, and remaining ingredients. Serve immediately or chilled. Serves 6.

### Caramelized Onion Dip

#### Ingredients

Cooking spray  
 3 cups chopped onion (about 2 medium)  
 3 tablespoons low-fat sour cream, divided  
 2 tablespoons (1 ounce) block-style 1/3-less-fat cream cheese, softened  
 3 tablespoons light mayonnaise  
 1/4 teaspoon Worcestershire sauce  
 1/8 teaspoon salt  
 Dash of ground red pepper

#### Preparation

Heat a large nonstick

skillet coated with cooking spray over medium-high heat. Add onion; sauté 2 minutes. Reduce heat to low; cover and cook 20 minutes or until golden brown, stirring frequently. Remove from heat; cool. Combine 1 tablespoon sour cream and cream cheese, stirring well. Add remaining sour cream, mayonnaise, and remaining ingredients, and stir well to combine. Stir in onion. Cover and refrigerate overnight. Serves 16.

## Travel the World with Us! 1,000 Must See Places



### The Old City, Jerusalem, Israel

There is a magical quality about the Old City of Jerusalem that does not exist anywhere else in the world. Perhaps it is due to the glorious history of the towering stone walls and ancient buildings, or the sacred atmosphere that surrounds the holy sites of Jewish, Christian, and Moslem religions. The enchanting quality of Jerusalem may also come from the colorful markets and narrow alleyways, or from the city's dynamic history - a history woven with war and peace, love and hate, destruction and resurrection. The Old City was originally built by King David in 1004 B.C.E. This was the place where the Jews built the Temple, where Jesus was crucified, and where Mohammed rose to Heaven. Pilgrims, beggars, merchants, students of great scholars, warriors and slaves have all walked its streets, and have praised and revered Jerusalem.

### Merry Christmas from Mallory Agency

The management and staff of Mallory Agency wishes everyone a warm and blessed Christmas holiday season; a time to reflect on memories of the years before and look onward with excitement to the future. May we never forget how fortunate we are, and be good stewards of each gift knowing it comes from above. We are thankful for each of our clients and look forward to continuing to serve you in 2012! With Christmas on Sunday our office will be open the week of December 19<sup>th</sup>.

*Matthew 1:20-23*

SEE WHAT OUR CLIENTS SAY ABOUT US!

"Angel was very helpful to me. I didn't have to go to the office. We handled everything over the phone. She saved me around \$200 a year in mortgage insurance."

**Dorothy Goode, LaGrange, GA**

"I have been very pleased with the excellent service I have received. Especially I appreciate Sherrie taking the time to help me save money by changing carriers."

**Oleeta Aspinwall, LaGrange, GA**

"Mallory Agency has always shown genuine care and concern for our account. The outstanding service and competitive pricing the Mallory Agency offers makes our insurance decision easy."

**Chris Dekmar, Holiday Inn Express, LaGrange, GA**

"Libby is a very dedicated, very knowledgeable member of your Team. It is a pleasure to work with her. She saves us money and time! But, that's just not enough. She CARES about her customers and their business. Mallory Insurance provides, "Assurance"! Thank you."

**Beth Norred, Auto & Truck Ambulance, LaGrange, GA**

"I have carried my insurance with Mallory Agency for over 10 years. They continue to look over my insurance needs in a professional manner. In May of 2006 they saved me \$3,770 on my Workers Compensation. I am very happy!"

**Christy Bennett, Bennett Enviro Solutions, Moreland, GA**

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



Proud To Be Serving Our Clients for 104 Years

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