



“Merry Christmas”

Keeping You Insured, Enlightened and Informed!

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“Understanding Identity Theft and Tips for Prevention”

Personal accounts from two Mallory Agency staff members.

In the past month two of our staff members have been the victims of Identity Theft. Thankfully a local financial institution and a major Credit Card company brought these thefts to the attention of these employees and remedies to stop the fraudulent actions ensued.

Appreciation for the local bank employee’s went to a higher level after experiencing their diligence in restoring stolen funds and proceeding with Fraud investigations.

The major Credit Card Company relentlessly tracked down another staff member while they were visiting in a foreign country last week when two major purchases appeared on their credit card. As with the bank employee the diligence of the credit card company employee monitoring the spending history on that account led to an international phone call to verify the fraudulent action.

These events brought to light the increasing need to understand identity theft and to understand how to hopefully prevent this from happening again. Mallory Agency encourages our clients/friends to read the following tips for prevention and put in place these suggestions to combat Identity Theft for you and your family.

Preventing Identity Theft by Protecting Personal Information

1. One of the common methods employed by identity thieves to gain personal and financial information is to dig through trash. **Before you throw away personal or financial information, you will want to make certain that you shred documents** that might contain this type of information.
2. You need to make sure that you **store your passwords in a secure location**. Definitely do not carry your passwords along with you. You will even want to be careful about storing passwords on your computer.
3. **Never provide a phone caller with any such information** -even if you think the caller is attempting to sell you something you desire or if you think the caller is with a reputable charity.
4. **Do not respond to email solicitations and do not provide personal or financial information at any website** with which you are not familiar or with which you are not 100% certain is completely legitimate.
5. In regard to protecting personal information online, make certain that you **maintain up to date anti-spyware and firewall applications at all time**. **Do regular scans** of your computer to make certain no invasive applications have been placed into your computer by a bad apple intent on stealing your identity.

While no solution is foolproof, by taking the steps that have been outlined for you in this article you are in the best possible position to ensure that you are doing everything possible for protecting personal information.

INSPIRING QUOTE OF THE MONTH:

Reflect on your present blessings, of which every man has many; not on your past misfortunes, of which all men have some.

-- Charles Dickens

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“Understanding Identity Theft and Tips for Prevention”, continued

BE SMART; tips and precautions for protection.

Home protection: Do a home inspection immediately for unlocked windows, doors, crawl space access (yes! Thieves have entered home through crawl spaces and cut into flooring!) Porches, etc. Keep all securely locked. If you have an alarm system; use it! Not just when you are away for a trip but each time you leave during the day and when you sleep at night. Most home invasions happen during the daylight hours. DO NOT leave ladders sitting around your home that can aid and assist thieves. Do not leave notes for friends or family on doors or windows. If you have an extra house key hidden close to the home entrance change it today to a different location. One home owner taped the house key with duct tape to the bottom of the dog bowl while another used a magnetic key holder and placed in a gutter downspout.

Car protection: Do a car inspection immediately for any and all personal property that is visibly seen through car windows. Do not leave cell phones, iPod's, computer bags (laptops), clothing, shopping bags, etc. visible. Place in the trunk or better still take out each time you exit your vehicle. Inspect your tires for puncture marks and make sure they are filled with the appropriate amount of air. Always keep a can of instant filler for tires. Recently thieves punctured tires in shopping mall parking lots, waited for the tires to deflate then stole from the owner when they returned to their vehicle. LOCK your vehicle at all times; even at home!

Personal Protection: Shopping season is upon us and women should never shop alone. National statistics report that 2 out of 3 shopping thefts occurred with women who were shopping alone. Always “Take a friend, spouse or adult child” shopping. Women need to attach a whistle to their key ring. Carry your keys with you from the vehicle to the store/mall entrance. If someone does approach you in an attack use the keys as a weapon to their face, hand, groin area, etc. Use the whistle for help as well as yelling! Never think you will have time to use your cell phone during an attack; no way! KEEP your PURSE closed! Women do not use a purse that does not have a zipper closure. Often women will use a purse that only has a snap or other loose closure. Zipper closures are best and those with flaps over the zipper even better. Handbags are not as safe as shoulder bags that can be placed across the body. If a thief wants to steal a handbag they are less likely to go after a bag that is across the body than a handbag or regular shoulder bag. *Only carry one credit card, debit card and only the amount of cash needed while shopping. Always put your receipts in a secure location within your purse and never leave receipts in a shopping bag. Thieves are savvy and can “sell” your card information from your receipts to hackers intelligent enough to “find” your complete card/personal information.

Common Identity Theft “scams and schemes”

- 1) Internet
- 2) Trash or “dumpster diving”
- 3) Mail Theft
- 4) Fraudulent change of address
- 5) Phone scams
- 6) Actual theft





Classic Recipes for Holiday Entertaining



Marmalade French Toast Casserole

Ingredients

3 tablespoons butter, softened
 1 (16-ounce) sourdough French bread loaf, cut into 24 (1/2-inch) slices
 Cooking spray
 1 (12-ounce) jar orange marmalade
 2 3/4 cups 1% low-fat milk
 1/3 cup sugar
 1 teaspoon vanilla extract
 1/4 teaspoon ground nutmeg
 6 large eggs
 1/3 cup finely chopped walnuts

Preparation

Spread softened butter on one side of each bread slice. Arrange 12 bread slices, buttered side down, slightly overlapping in a single layer in a 13 x 9-inch

baking dish coated with cooking spray. Spread marmalade evenly over bread; top with remaining 12 bread slices, buttered side up. Combine milk and next 4 ingredients (through eggs), stirring with a whisk. Pour egg mixture over bread. Cover and refrigerate 8 hours or overnight. Preheat oven to 350°. Sprinkle casserole with walnuts. Bake at 350° for 45 minutes or until golden. Let stand 5 minutes before serving. Serves 10-12.

Mulled Cider and Wine

Ingredients

4 cups apple cider
 4 cups orange-pineapple juice
 1/2 cup sugar
 6 cinnamon sticks
 1 teaspoon whole allspice
 1 teaspoon whole cloves
 1 (2 inch) piece fresh ginger, peeled and sliced
 1 lemon, sliced
 1 orange, sliced
 4 cups red wine

Preparation

Combine first 9 ingredients in a large nonaluminum saucepan. Simmer for 30 minutes. Pour in wine; stir until thoroughly heated. Serve warm with thin orange slices and stick cinnamon as garnishes. Makes 12 cups.

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

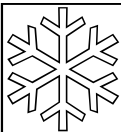
Who was the first explorer to reach the North Pole?

Your Name:

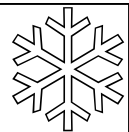
Your Answer:

Congratulations to our December winner:
Terita Flournoy

Thank you for playing!



Holiday Hours



Mallory Agency will be closed on Christmas Eve (December 24th) and New Years Eve (December 31st). We hope you have a wonderful and safe Holiday Season!

SEE WHAT OUR CLIENTS SAY ABOUT US!

"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

"You have saved me over \$1,300 per year on my home and auto insurance. No muss, no fuss. My requests were handled very promptly and courteously. I would recommend Mallory Agency to anyone." **James L. Jordan, LaGrange, GA**

"Very friendly, excellent service and reasonable rates."
Stuart C. Countress, LaGrange, GA

"I have had homeowners insurance with Mallory Agency for about 5 years. Our agent always works hard to get us the best rates. Now I have my auto insurance with them too."
Kimberly Newsom, LaGrange, GA

"Since moving our account to Mallory we have been so much happier. Always there for us with wonderful service, I would recommend them to anyone!"
Gene Silcox, All Pro Auto Group, LaGrange, GA

"I changed my insurance mainly because of the hard work and effort of my agent to give me quality coverage for a great price."
Nasor Mansour, LaGrange, GA

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



100 Year Anniversary 1907-2007



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

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