



## “We’ve Got You Covered”

*Keeping You Insured, Enlightened and Informed!*

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### Do You Have a Will?

According to Financial Planning Magazine, March 2010, nearly two-thirds of Americans don't have a will. When that occurs, the person dies in a condition that's called intestate — dying without a valid will. This leaves it up to a judge and the laws of the state to determine the distribution of their assets and belongings.

Avoiding important estate planning decisions could eventually mean that someone else has to make them for you. The results may not be in the best interests of your family and could even fail to meet their future needs. A thoughtful estate plan takes your priorities into account, protects your heirs, and establishes your legacy.

#### Document Your Decisions

A **Last Will and Testament** provides for the care of minor children by establishing guardianship and dictates how you want your remaining assets divided among your heirs. An executor is named to oversee the distribution of assets and pay any taxes, debts or other obligations that are due.

An **Advance Healthcare Directive** is a Living Will (which expresses your preferences concerning life-sustaining procedures) or a Healthcare Power of Attorney (which allows an individual to make healthcare decisions on your behalf) or both.

A **living trust**, or *inter vivos trust* (*inter vivos* is Latin for “between the living”), is a trust created during a person's lifetime to either save money on taxes or set up long term property management. All living trusts are designed to avoid probate proceedings and may in addition be used to reduce taxes, safeguard financial privacy, and to regulate the use of assets if the owner becomes incapacitated, and for other purposes.

These powerful estate planning tools are designed to express your desires clearly and to provide guidance to your family and/or representatives during a difficult time when you would be unable to do so yourself.

Legal documents are binding once they are prepared and filed, and estate tax laws are complex and change frequently. For these reasons, you may want to consult an experienced legal professional who can guide you through the difficult decisions and carry out your wishes. Keep in mind that estate planning is a lifelong process that calls for regular adjustments as the law or your personal financial situation changes. Certain life events in particular (such as marriage, divorce, the birth of a child, death of a loved one, a move to another state or retirement) prompt the need to review and update your plan along with the associated documents as soon as possible.

#### Don't Delay This Important Planning

An unexpected death without any prior planning can cause great financial hardships on the family, create huge legal and tax expenses that drain the assets of the estate, and can cause divisive tension and infighting among family members. All of this is so simple to avoid with just a little planning and documentation. Wills are NOT expensive and can provide great peace of mind for both the person creating the will and the family.

Nobody has a lease on life that's guaranteed to last into your 90's. Any of us can be taken out of this world at any time. Please take the time **TODAY** to start your planning process with a will or a living trust. We can refer you to wonderful people can draw these documents up for you at a very reasonable price. Call us!

INSPIRING  
QUOTE OF  
THE  
MONTH:

He that  
climbs the  
tall tree has  
won right to  
the fruit.

-- Sir Walter  
Scott

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## Prevent Water Damage in Your Home

The first signs of water damage might seem trivial. But warnings like water stains on the ceilings or a leak under the kitchen sink can lead to real problems, like a weakened roof or rotten floorboards. A burst pipe can even damage your furniture and other personal possessions. Why take a chance? Learn where your home is most likely to suffer water damage, and what you can do to help prevent it.

### Kitchen

- Dishwasher – Periodically check for leaks under the sink where the hose connects to the water supply. Look around the base of the dishwasher for evidence of leaks, such as discolored, warped, or soft flooring materials, or water damage to nearby cabinets.
- Refrigerator – If your refrigerator has an icemaker, make sure the hose connection is securely attached to the water supply line. Also, a wet spot on the floor may be a sign of a crimped icemaker line about to burst.
- Sink – Replace deteriorated caulk around sinks, and check the pipes under the sink for leaks. A slow-draining pipe may indicate a partially blocked drain that needs cleaning.

### Bathroom

- Showers and bathtubs – Remove and replace deteriorated or cracked caulk and grout. Water can leak through these damaged sealants, causing stains or soft areas around nearby walls and floors.
- Sinks – Check under the sink for leaks from water supply lines or drainpipes. Change them when necessary!
- Toilets – Clogs can result from too much toilet paper or objects such as hanging bowl deodorants. Also, some chlorine tablet cleaners may corrode internal plastic or rubber parts, leading to a leak.

### Basement, Laundry or Utility room

- Washing machine – Check hoses regularly for bulging, cracking, fraying, and leaks around hose ends. Replace the hose if a problem is found or every three to five years as part of a proactive maintenance program. To help make sure the hose doesn't kink, leave at least four inches (or 11 centimeters) between the water connection and the back of the washing machine.
- Water heater – Most water heaters last eight to 15 years. Wet spots on the floor or a rusted tank may signal a leak. Water heaters should be installed on the lowest level of the home, next to a floor drain, or inside a drain pan piped to the floor drain.

Since water may still come through an overflowing drain or cracks in the foundation walls, make sure items stored in the basement are kept off the floor. Furniture should be on casters or shims and arranged away from floor drains.

### Stopping leaks at the source

- Check for hidden leaks. First, turn off faucets and all water-using appliances, and don't flush toilets for one hour. Then, record the water meter reading. If the flow indicator (triangular or diamond-shaped rotating button) is spinning or the meter reading has changed while no water is being used, a leaking pipe may exist.
- Make sure everyone in your household knows where the water shutoff valve is and how to open and close it. Check it frequently for problems, and shut off the water if you will be away from your home for several days or longer.

### Hardware that can help

Even after taking the preventions discussed here, check frequently around the house for signs of leaks. It's important to find them before they cause serious damage. Of course, it's impossible to keep watch for signs of trouble 24 hours a day. Fortunately there are water leak detection systems that can help. Individual Appliance Systems are installed on a specific appliance and will automatically shut off the water supply in case of a leak. Whole House Systems feature a shut-off valve that is installed on the main water supply pipe. When a leak is detected, the system will automatically shut off the entire water supply.

### Put a stop to the drip, drop

Just by keeping an eye out for problems, you could save your possessions from damage, spare yourself costly repairs, and even keep your insurance premiums low.



# Mardi Gras Favorites



## “Big Easy” Gumbo

### Ingredients

- 1/2 cup peanut oil
- 1/2 cup all-purpose flour
- 1 cup chopped sweet onion
- 1 cup chopped green bell pepper
- 1 cup chopped celery
- 2 tsp Creole seasoning
- 2 tsp minced garlic
- 3 (14-oz.) cans chicken broth
- 4 cups shredded cooked chicken
- 1/2 pound andouille sausage, cut into 1/4-inch-thick slices
- 1 1/2 cups frozen black-eyed peas, thawed
- 1 pound peeled, large raw shrimp (1 6/20 count)

### Preparation

Heat oil in a large Dutch oven over medium-high heat;

gradually whisk in flour, and cook, whisking constantly, 5 to 7 minutes or until flour is chocolate colored. (Do not burn mixture.) Reduce heat to medium. Stir in onion and next 4 ingredients, and cook, stirring constantly, 3 minutes. Gradually stir in chicken broth; add chicken and next 2 ingredients. Increase heat to medium-high, and bring to a boil. Reduce heat to low, and simmer, stirring occasionally, 20 minutes. Add shrimp, and cook 5 minutes or just until shrimp turn pink.

**Yield:** Makes 8 to 10 servings

## New Orleans Beignets

### Ingredients

- 1 envelope active dry yeast
- 1 1/2 cups warm water (105° to 115°), divided
- 1/2 cup granulated sugar
- 1 cup evaporated milk
- 2 eggs, lightly beaten
- 1 tsp salt
- 1/4 cup shortening
- 6 1/2 to 7 cups bread flour
- Vegetable oil
- Sifted powdered sugar

### Preparation

Make the yeast mixture: Combine yeast, 1/2 cup warm water, and 1 tsp. granulated sugar in bowl of a heavy-duty stand mixer; let stand 5 minutes. Add milk, eggs, salt, and remaining granulated sugar. Form a dough: Microwave remaining 1 cup water until hot (about 115°);

stir in shortening until melted. Add to yeast mixture. Beat at low speed, gradually adding 4 cups flour, until smooth. Gradually add remaining 2 1/2 to 3 cups flour, beating until a sticky dough forms. Transfer to a lightly greased bowl; turn to grease top. Cover and chill 4 to 24 hours. Roll and cut: Turn dough out onto a floured surface; roll to 1/4-inch thickness. Cut into 2 1/2-inch squares. Fry until golden: Pour oil to depth of 2 to 3 inches into a Dutch oven; heat to 360°. Fry dough, in batches, 2 to 3 minutes on each side or until golden brown. Drain on a wire rack. Dust immediately with powdered sugar. **Yield:** Makes about 6 dozen

## 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

Which type of animal introduces MGM movies?

Your Name:

Your Answer:

Thank you for playing!

### Fuel Saving Tips

1. **Drive at a moderate speed.** Driving at 55 mph instead of 65 or 75 will save you money.
2. **Drive smoothly.** Avoid hard acceleration and braking whenever possible.
3. **Reduce unnecessary drag.** Don’t carry things on top of your vehicle when you don’t have to.
4. **Don’t use premium fuel if you don’t have to.** Buy the type of fuel your car specifies.
5. **Minimize driving with a cold engine.** Engines run most efficiently when they’re warm.
6. **Keep tires properly inflated.** Check the pressure of your tires at least once a month.
7. **Buy tires with lower rolling resistance.** A tire’s rolling resistance can add 1-2 mpg.
8. **Avoid idling for long periods.** As a rule, turn off your engine if you expect to sit for more than 30 sec.

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**

"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 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

WE'RE ON THE WEB!  
[www.malloryagency.com](http://www.malloryagency.com)

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