



# “We’ve Got You Covered”

*Keeping You Insured, Enlightened and Informed!*

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## Squaring Up To Nature

**Protecting Yourself from Natural Disasters**

**INSPIRING  
QUOTE OF  
THE  
MONTH:**

Quality means  
doing it right  
when no one is  
looking.

-- Henry Ford

We watch with a mixture of sympathy and trepidation when a natural disaster hits the headlines. Whether it's an earthquake, flood, wildfire, hurricane or tornado, most of us have two things on our minds:

What can I do to help?

What would I do if this happened to me?

The help side of the equation depends on the nature of the incident and you can usually get information on this from major charities like the Red Cross. When it comes to protecting yourself against disaster, there are three issues you need to address: precaution, insurance and recovery.

### **Precaution**

You can't tame nature to prevent a disaster from happening but there are things you can do to minimize both the risks and the impact. Here's our Top Five list:

- Establish if you're in a risk zone for any of these events. Your city or county authorities can tell you.
- Using their guidance and online research, have a family safety plan for what to do in emergency.
- Do anything you can now to reduce risks, from clearing brush to securing structures.
- Buy and maintain a supply of the things you'll need from food through flashlights to sandbags.
- Be alert to warnings about imminent high risk events.

### **Insurance**

The recent big earthquakes in Haiti and Chile, the tornadoes in Mississippi and the impending hurricane season may have prompted you to think about disaster insurance. Cover for fire and storm damage is normally part of a homeowners policy. For floods, cover is available in many areas but obviously the greater the risk, the higher premiums may be. Some states and even the Federal Government may provide support towards cover for certain risks.

After Hurricane Katrina and the Haiti 'quake, a question people ask is whether they're covered against looting. This would most likely fall under the "riot and civil commotion" portion of your homeowners policy, regardless of whether or not you have other special cover. A disaster isn't the trigger for the coverage; the looting is. Talk to us about this.

### **Recovery**

How quickly you start to get back to normal depends on the scale of the incident and availability of services to help you. Obviously, if you're insured, you should contact us or your insurer as soon as possible, to file a claim.

We hope you have arranged cover, but if you haven't you may have to draw on your own funds, or look to state or federal aid if a State of Emergency has been declared.

One of the best sources of information on dealing with a natural disaster is the Federal Emergency Management Agency (FEMA).

Their website is [www.fema.gov](http://www.fema.gov) or call 1-800-621-FEMA (3362)

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## INSPIRATIONAL AND INFORMATIONAL

## Making sure your BBQ meat is as good as it tastes!

Seems like hardly a week goes by without news about food product recalls because of *e.coli* or other bacterial infection. But hygiene at manufacturers and distributors is only half the story. What happens to it in your home is just as important in preventing food poisoning.

Good food isn't just about how it tastes. How you handled and stored it is important to what happens after you swallow it!

That's especially true at this time of year, with warmer weather and the barbecue season in full swing.

Follow these tips so family and friends remember that outdoor feast for the best reasons:

- Buy refrigerated products at the end of your grocery trip and get them home quickly.
- Store meat and vegetables separately and thaw meat thoroughly before cooking.
- Use chilled, insulated cool-boxes if traveling.
- Clean all utensils, platters and, of course, the grill surface. And wash your hands before starting.
- Cook thoroughly – 165° for poultry, 160° for pork and burgers, and 140 to 160° for steak according to rareness.
- Use a clean platter when serving and refrigerate leftovers promptly.
- Reheat to 165° .

**Now Enjoy!**

## Drywall Alert For Newer Homeowners

Got a drywall problem? If so, you may have to remove and replace it. But how do you know if you've got it?

Since 2008, thousands of complaints have poured in to Government consumer agencies about drywall products imported from China. They emit high levels of hydrogen sulfide that can cause corrosion to wiring and piping. Some people have also complained of health problems they suggest may be caused by the defect.

Mostly, it seems, the issue affects houses built or modified between 2001 and 2008 (but mainly 2006 and 2007) and the victims face bills of up to \$50,000 to tear out and replace not only the drywall but also any affected metalwork. The issues of whether or not this is covered by insurance or whether there will be any Government financial aid are awaiting clarification and may depend on who owns or built the home and which state you're in.

### Easy to Spot

Evidence of corrosion is usually easy to spot. The US Consumer Product Safety Commission (CPSC) has issued guidance to help property owners and contractors determine if their homes are affected. The key indicator is blackening of copper electrical wiring and/or air conditioning evaporator coils. Visit the CPSC Drywall Information Center for more information at <http://www.cpsc.gov/info/drywall/index.html>.

You may need to hire a contractor to check things out. If so, the Federal Trade Commission (FTC) warns consumers to exercise caution in hiring contractors who claim to be experts in testing for and removing problem drywall. The FTC recommends homeowners confirm a contractor's references, qualifications and background.

Homeowners who believe they may have problem drywall should immediately report to CPSC by calling 800-638-2772 or visiting the Drywall Information Center. Deaf or hard of hearing individuals can access the phone number through TTY by calling the toll-free Federal Relay Service at 800-877-8339.



# Cook For Your Mom on Mother's Day!



## French Toast Waffles

### Ingredients

- Cooking spray
- 1 cup fat-free milk
- 1 tablespoon sugar
- 1 tablespoon butter, melted
- 1 teaspoon vanilla extract
- 1/2 teaspoon ground cinnamon
- 2 large eggs
- 16 (1/2-inch-thick) slices day-old French bread (about 7 ounces)

### Preparation

Coat waffle iron with cooking spray, and preheat.

Combine milk and the next 5 ingredients (milk through eggs), stirring well with a whisk. Place bread in a 13 x 9-inch baking dish; pour milk mixture over bread, turning to coat. Let stand 5 minutes.

Place 4 bread slices on hot waffle iron. Cook 3 to 5 minutes or until done; repeat the procedure with the remaining bread.

Serves 4

## Tres Leches Cake

### Ingredients

- 8 large eggs
- 1 1/2 cups sugar
- 2 cups all-purpose flour
- 1 tablespoon baking powder
- 1 can (14 oz.) sweetened condensed milk
- 1 can (12 oz.) evaporated milk
- 1 cup milk
- 1/4 cup Kahlua (or strong coffee)
- 1 teaspoon vanilla
- Whipped cream
- Sliced strawberries

### Preparation

In a large bowl, with a mixer on high speed (use whip attachment if

available), beat eggs and sugar until thick and pale yellow, 5 to 6 minutes. In a small bowl, mix flour and baking powder. With mixer on medium speed, gradually add flour mixture in small increments and beat until smooth. Scrape batter into a buttered 9- by 13-inch baking pan.

Bake in a 325° regular or convection oven until a toothpick inserted in the center comes out clean, 35 minutes. Meanwhile, in a blender, whirl condensed milk, evaporated milk, regular milk, Kahlua, and vanilla until well blended. Pour evenly over hot cake; let cool about 15 minutes, then cover and chill until cake has absorbed all the milk mixture, at least 3 hours, or up to 1 day. Slice into squares and garnish with strawberries.

## 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

What current branch of the U.S. military was a corps of only 50 soldiers when World War I broke out?

Your Name: \_\_\_\_\_

Your Answer: \_\_\_\_\_

**Congratulations to Renee White who correctly answered last months trivia question! Keep playing!**

## Escape to the Mountains this Spring at Archer's Mountain Inn

Archer's Inn features fifteen hotel rooms with a fantastic restaurant and bar.

We also have five lovely vacation cabins for rent. Our hotel and cabins are located on the side of Beech Mountain in the Blue Ridge Mountains of western North Carolina. We are close to three local ski resorts, hiking, shopping, and much more!  
Visit us at [www.archersinn.com](http://www.archersinn.com)



**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 !**

I have for eight or more years had my insurance needs met by the Mallory Agency, and it has truly been a blessing. They have managed to respond to all of our needs in business with prompt, courteous and professional service, with care and concern for the customer first. I would recommend them to anyone whether personal or business in meeting their insurance needs."

**Dwight E. Winkley, Dwight E. Winkley Construction, Inc.**

"It is always nice to save money, which I have, but the customer service I have experienced at the Mallory Agency has been exceptional. They are always professional, friendly and responsive to my needs."

**Jonathan Lawson, LaGrange, GA**

"I called Mallory Agency requesting Evidence of Insurance for a closing I had scheduled for the same day. Within minutes I had the document on my desk. That was the fastest turn around time I had ever experienced. I was treated with very prompt and efficient service. The closing was completed with no last minute complications due to insurance matters."

**Larry Irwin, Frontier Bank, LaGrange, GA**

"First of all, I was notified in advance of a potential rate increase and was told to call before renewing. Our agent couldn't have been more helpful or courteous, and I was able to cover both my home and auto for less than the original renewal amount."

**David R. Hays, 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!**  
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**T H E   M A L L O R Y  
A G E N C Y**

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