



## “We’ve Got You Covered”

*Keeping You Insured, Enlightened and Informed!*

301 West Haralson Street, LaGrange, GA 30240

Phone (706) 884-3339 Fax (706) 884-8039

[www.MalloryAgency.com](http://www.MalloryAgency.com)

### 6 Things Never to Post on Facebook

The whole social networking phenomenon has millions of Americans sharing their photos, favorite songs and details about their class reunions on Facebook, MySpace, Twitter and dozens of similar sites. But there are a handful of personal details that you should never say if you don't want criminals — cyber or otherwise — to rob you blind. The folks at Insure.com say that ill-advised Facebook postings increasingly can get your insurance cancelled or cause you to pay dramatically more for everything from auto to life insurance coverage. By now almost everybody knows that those drunken party photos could cost you a job, too.

You can certainly enjoy networking and sharing photos, but you should know that sharing some information puts you at risk. What should you *never say on Facebook, Twitter or any other social networking site?*

#### Your birth date and place

Sure, you can say what day you were born, but if you provide the year and where you were born too, you've just given identity thieves a key to stealing your financial life, said Givens. A study done by Carnegie Mellon showed that a date and place of birth could be used to predict most — and sometimes all — of the numbers in your Social Security number, she said.

#### Vacation plans

There may be a better way to say “*Rob me, please*” than posting something along the lines of: “*Count-down to Maui! Two days and Ritz Carlton, here we come!*” on Twitter. But it's hard to think of one. Post the photos on Facebook when you return, if you like. But don't invite criminals in by telling them specifically when you'll be gone.

#### Home address

Do I have to elaborate? A study recently released by the Ponemon Institute found that users of Social Media sites were at greater risk of physical and identity theft because of the information they were sharing. Some 40% listed their home address on the sites; 65% didn't even attempt to block out strangers with privacy settings. And 60% said they weren't confident that their “friends” were really just people they know.

#### Confessionals

You may hate your job; lie on your taxes; or be a recreational user of illicit drugs, but this is no place to confess. Employers commonly peruse social networking sites to determine who to hire and, sometimes, who to fire. Need proof? In just the past few weeks, an emergency dispatcher was fired in Wisconsin for revealing drug use; a waitress got canned for complaining about customers and the Pittsburgh Pirate's mascot was dumped for bashing the team on Facebook. One study done last year estimated that 8% of companies fired someone for “misuse” of social media.

#### Password clues

If you've got online accounts, you've probably answered a dozen different security questions, telling your bank or brokerage firm your Mom's maiden name; the church you were married in; or the name of your favorite song. Got that same stuff on the information page of your Facebook profile? You're giving crooks an easy way to guess your passwords.

#### Risky behaviors

You take your classic Camaro out for street racing, soar above the hills in a hang glider, or smoke like a chimney? Insurers are increasingly turning to the web to figure out whether their applicants and customers are putting their lives or property at risk, according to Insure.com. So far, there's no efficient way to collect the data, so cancellations and rate hikes are rare. But the technology is fast evolving, according to a paper written by Celent, a financial services research and consulting firm.

*By Kathy Kristof*

#### INSPIRING QUOTE OF THE MONTH:

**As we express  
our gratitude,  
we must  
never forget  
that the  
highest  
appreciation  
is not to utter  
words, but to  
live by them.**

**John  
Fitzgerald  
Kennedy**

#### INSIDE THIS ISSUE:

Topic of the Month	1
Inspirational &	2
Recipes of the Month	3
Trivia	3
Testimonials	4

## How to Avoid Costly Home Repairs

### Top Five Driving Mistakes

For many drivers, getting behind the wheel is second nature, so it's easy to make errors without realizing it. However, these errors can lead to serious accidents. Keep yourself and others safe on the road by avoiding these mistakes:

#### 1. Tailgating

Leave a three-second cushion between you and the vehicle in front of you. Leave even more time when road conditions are bad or when you're travelling at higher speeds.

#### 2. Stopping Instead of Yielding

Accidents can happen when drivers stop at a yield sign. "Yield" simply means to slow down and let the traffic on the road you are entering have the right of way. Most times, this is possible without coming to a stop.

#### 3. Trusting Mirrors Instead of Your Eyes

Relying on mirrors can cause blind spots. Whether backing up or switching lanes, always look over your shoulder. And remember, objects in your mirror are closer than they appear.

#### 4. Failing to Yield on Green

Even though a green light means "GO," always remember to look at the street you are entering—especially when turning left—to make sure no pedestrians or vehicles are in your path.

#### 5. Multi-Tasking

Drivers are distracted by just about anything these days—including the radio, eating and using the phone. Focus on driving and turn off all gadgets when you turn the key.

The costs of home ownership stretch far beyond mortgage payments, property taxes and insurance. From clogged gutters to broken shingles and mold, home repairs can easily add up — especially with all the precipitation and cold weather this time of year. We spoke with home improvement specialist Ron Hazelton for his preventative home maintenance checklist, which he says can save the average owner over at least \$100,000 in repairs over the years.

#### Inspect Your Foundation

Foundation repair can cost as much as \$25,000, so Hazelton's first bit of advice is to survey the exterior base of your home for any cracks, which may have been caused by rainwater mixing with soil. "When soil meets water, the soil tends to expand like a sponge and exert a great deal of pressure on a home's foundation and basement walls," says Hazelton. "After a heavy rainstorm go outside and walk around your home. Check within five feet of the house to make sure you don't see large puddles...Avoid having any water soaking the ground right next to your house." For foundation repair, it can cost \$400-\$800 to repair simple, tiny cracks in the foundation. Moderate damage can run as high as \$8000-\$30,000 to repair, according to Costhelper.com.

#### Routinely Unclog Your Gutters

Check for built-up debris in your home's gutters, which may also lead to cracks in your home's foundation. As rain falls, water may spill over the edge of the home and directly onto the ground. The water may saturate the soil surrounding the house and, again, force pressure onto the foundation. Hazelton's tip: Clean gutters at least a couple times a year, purchase a gutter guard or have a professional gutter cap installed. "What I also recommend is having a downspout extension that carries water away from the foundation as it exits," he says. A typical downspout costs no more than \$10.

#### Look For Exterior Leaks

Exposure to sunlight and water can cause the caulk around your home's windows and doors to deteriorate. Keep an eye out for loose or missing caulk and replace it with a fresh seal. If left unattended, water can seep behind your home's exterior wood and gradually cause rotting, staining and even mold. "Repairs could easily run into the tens of thousands of dollars," says Hazelton.

#### Inspect Your Roof

"You want to have your roof in good shape going into the colder weather," says Hazelton. Using a pair of binoculars from the ground, look for shingles that might be damaged, broken or missing and any place where something is penetrating through the roof where water can leak in. A 2,000 sq. ft. roof with asphalt shingles can run from \$3,000 to \$8,000 for repairs. Severe repairs can cost up to \$30,000 and beyond. "Remember, the roof is kind of the tip of the iceberg. If water enters and runs into your house, inside ceiling and walls, that's when you've got the potential for rot or mold," he says.

#### Change Heating or Furnace Filters

During the heating season, you should consider changing your heating or furnace filters once every two months, says Hazelton. "A clogged filter decreases efficiency, raises your energy costs and it can cause damage to the heating system."

#### Remove Build-Up in Your Water Heater

A typical water heater should last 8 to 12 years, depending on the quality of the water inside. Hazelton's tip: remove any sediment build-up in the heater, at least once a year. "Those minerals can get quite thick, so it takes more energy to heat the water," he says. The task may take an hour or two to perform, but can help keep your water heater running efficiently. It can also help lower your heating costs.



## Start Thanksgiving Day with Breakfast!



### Mushroom and Spinach Frittata

#### Ingredients

2 teaspoons olive oil  
 1/3 cup chopped Vidalia onion  
 2 cups sliced mushrooms  
 4 cups packed baby spinach leaves or torn Swiss chard  
 2 large eggs  
 4 large egg whites  
 1/2 cup shredded smoked Gouda cheese, divided  
 1/4 teaspoon salt  
 1/4 teaspoon pepper  
 Cooking spray

#### Preparation

1. Preheat oven to 350°.
2. Heat olive oil in a large nonstick skillet over medium-high heat. Add onion; cook 2 minutes. Add mushrooms; cook, stirring frequently, 4 minutes or until the mush-

rooms are tender. Add spinach; cover and cook 1 minute or just until spinach is wilted.

3. In a medium bowl, combine eggs, egg whites, 1/4 cup cheese, salt, and pepper; mix well. Add spinach mixture; mix well. Pour mixture into an 8-inch round cake pan coated with cooking spray. Sprinkle remaining 1/4 cup cheese over frittata.

Bake 30 minutes or until eggs are set in center and cheese has melted.

### Cranberry-Pumpkin Muffins

#### Ingredients

1 1/2 cups all-purpose flour  
 1 teaspoon baking soda  
 3/4 teaspoon ground ginger  
 1/2 teaspoon baking powder  
 1/2 teaspoon ground cinnamon  
 1/4 teaspoon salt  
 1/8 teaspoon ground cloves  
 1 cup granulated sugar  
 1 cup canned pumpkin  
 1/2 cup low-fat buttermilk  
 1/4 cup packed brown sugar  
 2 tablespoons canola oil  
 1 large egg  
 2/3 cup sweetened dried cranberries

#### Preparation

Preheat oven to 375°.  
 Lightly spoon flour into dry measuring cups; level with a knife. Combine flour, baking

soda, and next 5 ingredients (though cloves); stir well with a whisk.

Combine granulated sugar and next 5 ingredients (through egg) in a large bowl; beat with a mixer at medium speed until well blended (about 3 minutes). Add flour mixture to sugar mixture; beat at low speed just until combined. Fold in cranberries.

Place 12 paper muffin cup liners in muffin cups; coat liners with cooking spray. Spoon batter into prepared cups. Bake at 375° for 25 minutes or until muffins spring back when touched lightly in center. Remove muffins from pan immediately; place on a wire rack. Yield: 1 dozen.

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



### Table Mountain, Cape Town, South Africa

Table Mountain is a South African icon and the only natural site on the planet to have a constellation of stars named after it - Mensa, meaning "the table." The flat-topped mountain has withstood six million years of erosion and hosts the richest, yet smallest floral kingdom on earth with over 1,470 floral species. Table Mountain boasts numerous rare and endangered species. It is the most recognized site in Cape Town, the gateway to Africa, owing to its unique flat-topped peaks which reach 1,086 m above sea level.

**Thanks to everyone that came out to welcome our local National Guard troops home from Afghanistan. There was a great turn out. We are so thankful for your service!**

**Mallory Agency will be closed Thursday, November 24th and Friday, November 25th for Thanksgiving.**



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**

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

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

301 West Haralson Street  
LaGrange, GA 30240  
Phone (706) 884-3339  
Fax (706) 884-8039  
[www.malloryagency.com](http://www.malloryagency.com)

**Visit us on Facebook and Twitter (@malloryagency) !**

