



## “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)

### Shopping for a Safe Car

If you're like most people shopping for a new car, safety ranks high among things you're looking for. Every new car must meet certain federal safety standards, but that doesn't mean that all cars are equally safe. There are still important safety differences, and some vehicles are safer than others. Many automakers offer safety features beyond the required federal minimums. The following safety features should be considered when purchasing a car:

INSPIRING  
QUOTE OF  
THE  
MONTH:

All great  
change in  
America  
begins at the  
dinner table.

-- Ronald  
Reagan

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- 1. Crashworthiness**  
These features reduce the risk of death or serious injury when a crash occurs. You can get a rating of crashworthiness from the Insurance Institute for Highway Safety's Web site.
- 2. Vehicle structural design**  
A good structural design has a strong occupant compartment, known as the safety cage, as well as front and rear ends designed to buckle and bend in a crash to absorb the force of the crash. These crush zones should keep damage away from the safety cage because once the cage starts to collapse, the likelihood of injury increases rapidly.
- 3. Vehicle size and weight**  
The laws of physics dictate that larger and heavier cars are safer than lighter and smaller ones. Small cars have twice as many occupant deaths each year as large cars. In crashes involving smaller and larger vehicles, heavier vehicles drive lighter ones backwards, decreasing the forces inside the heavier car and increasing them in the lighter car.
- 4. Restraint systems**  
Belts, airbags and head restraints all work together with a vehicle's structure to protect people in serious crashes. Lap/shoulder belts hold you in place, reducing the chance you'll slam into something hard or get ejected from the crashing vehicle. If you aren't belted, you'll continue moving forward until something suddenly stops you—often a hard interior surface that will cause injuries.
  - Shoulder belts are on inertia reels that allow upper body movement during normal driving, but lock during hard braking or in a crash. Belt webbing is stored on the reel, and during a frontal crash any slack in the webbing can allow some forward movement of your upper body. Then you could strike the steering wheel, dashboard or windshield. This problem is addressed in some cars with belt crash tensioners that activate early in a collision to reel in belt slack and prevent some of the forward movement.
  - Airbags and lap/shoulder belts together are very effective. However in some circumstances, a deploying airbag can cause serious injuries and even death. The greatest risk of injury occurs when you are on top of, or very close to an airbag when it starts to inflate. Choose a car that allows you to reach the gas and brake pedals comfortably without sitting too close to the steering wheel. Some cars offer telescoping steering column adjustments that may help.
  - Side airbags are designed principally to protect your chest. They may also keep your head from hitting interior or intruding structures.
  - Head restraints are required in the front seats of all new passenger cars to keep your head from being snapped back, injuring your neck in a rear-end crash. But there are big differences among head restraints. Some are adjustable, and others are fixed. They also vary in height and how far they are set back from the head. To prevent neck injury, a head restraint has to be directly behind and close to the back of your head. Look for cars that have this type of restraint. If the restraints are adjustable, make sure they can be locked into place. Some don't lock, so they can get pushed down in a crash.
- 5. Anti-lock brakes**  
When you brake hard with conventional brakes, the wheels may lock and cause skidding and a lack of control. Anti-lock brakes pump brakes automatically many times a second to prevent lockup and allow you to keep control of the car. If you were trained to brake gently on slippery roads or pump your brakes to avoid a skid, you may have to unlearn these habits and use hard, continuous pressure to activate your antilock brakes. Anti-lock brakes may help you keep steering control, but they won't necessarily help you stop more quickly.
- 6. Daytime running lights**  
Daytime running lights are activated by the ignition switch. They are typically high-beam headlights at reduced intensity or low-beam lights at full or reduced power. By increasing the contrast between a vehicle and its backgrounds and making the vehicles more visible to oncoming drivers, these lights can prevent daytime accidents.
- 7. On the road experience**  
Other design characteristics can influence injury risk on the road. Some small utility vehicles and pickups are prone to rolling over. "High performance" cars typically have higher-than-average death rates because drivers are tempted to use excessive speed. Combining a young driver and a high-performance car can be particularly dangerous.

## Remodeling Your Home

### Fall Maintenance

#### PREPARE YOUR HOME FOR COOLER DAYS AHEAD.

- Have your furnace cleaned and inspected annually by a qualified technician.
- Keep flammable materials, including all lawn and power equipment, away from water heaters and wiring in the basement.
- Insulate water pipes in areas exposed to cold temperatures, and turn up the thermostat during extra cold periods.
- Check for damage to your roof, and clean gutters and downspouts to keep debris from accumulating. This is especially important during the fall season to keep leaves from building up in gutters.
- Check and repair caulking around doors and windows that show signs of deterioration.
- Check caulking around showers, bathtubs, sinks and toilet bases; and make repairs as needed.
- Have your chimney cleaned and maintained annually by a professional.
- Clean and/or replace your furnace filter.
- Clean the clothes dryer exhaust duct and space under the dryer. Remove all lint, dust, and pieces of material.
- Check your electrical outlets for potential fire hazards such as frayed wires or loose-fitting plugs. Be sure not to overload electrical outlets, fuse boxes, extension cords or any other power service.
- Keep a multi-purpose fire extinguisher accessible, filled and ready for operation.
- Inspect your smoke detectors. Make sure there is one on each floor of your home. Test them monthly, and change the battery

If you plan to remodel your home, make sure that the house, the contractor and the subcontractors have adequate insurance coverage.

Don't make the mistake of waiting until an addition or extra room is completed to increase the insurance coverage on the structure of your home. If the new addition is destroyed or damaged before insurance coverage has been increased, you may be responsible for the cost of repairing or rebuilding the addition.

Contact your insurance agent or representative before--or shortly after--construction begins in order to increase the insurance coverage on your house to an amount that reflects the higher value of the rebuilt structure.

When hiring a general contractor, find out if the contractor has workers compensation and ask to see a copy of the policy. Workers compensation pays for medical and rehabilitation expenses and covers lost wages if the workers sustain injuries on the job. Injured workers may sue you if the contractor does not have proper insurance.

In most home improvement projects, the contractor subcontracts the builders, electricians and plumbers. The workers hired may not be full-time employees of the contractor and therefore not covered under the contractor's workers compensation policy. While some independent builders, electricians and plumbers may carry their own workers compensation coverage, others may not.

You should verify the insurance coverage of the contractor and the subcontractors. If the coverage is insufficient, you may need to fill in the gaps by extending the limits of the liability portion of your homeowners policy.

If you purchase additional items, such as furniture, exercise equipment or electronics, you may need to increase the amount of insurance you have on your personal possessions. Keep receipts and add them to your home inventory.

#### Tips for a Safe Halloween

- Never, ever go into a strangers house or even ring their door for treats unless your parents are with you and say that it's okay. Always make sure that your mom or dad is within sight when you go out trick-or-treating.
- Be careful when you cross a street. Make sure to look in both directions and make sure that there are no cars coming. If you have a little brother or sister with you, take their hand and help them get across the street, too. If the street has a stop light, wait until the cross walk light tells you that it's okay to cross now, but still check before you cross, look both ways.
- If you are an older kid or young teen, and going out with friends, make sure that your parents know where you are going and who you are going with. This may seem like a pain but they are your parents and they love you. They just want you to be safe.

\*Sugar and Chocolate at night will only excite and stir an otherwise restful sleep. Limit the intake of all candies to one or two miniature pieces. INSPECT all candies before consumption.





## Welcome Back Fall and Football!

### Football Fiesta Casserole

#### Ingredients

- 2 pounds lean ground beef
- 1 large onion, chopped
- 4 cloves garlic, minced
- 1/4 cup chili powder
- 1 tablespoon ground cumin
- 3 (15 oz.) cans tomato sauce
- 1/4 cup fresh cilantro, chopped
- 3 (16 oz.) cans red kidney beans, drained and rinsed
- 1 (6 oz.) can black olives, drained and chopped (1 cup)
- 1 bag (9.75 oz.) corn chips, such as Fritos
- 1 pound low-fat Cheddar, grated

#### Preparation

Preheat oven to 350°F. Mist a skillet with cooking spray.

Sauté beef over medium-high heat until no longer pink, 5 to 7 minutes. Add onion; sauté for 3 minutes. Add garlic; cook for 1 minute. Add chili powder and cumin; cook, stirring, for 2 minutes. Add tomato sauce, lower heat and simmer for 10 minutes. Stir in 2 Tbsp. cilantro. Mist a deep 9-by-13-inch casserole dish with cooking spray. Spread half of meat in baking dish, then half of beans, half of olives, half of corn chips and half of cheese. Repeat layering with remaining meat, beans, olives, chips and cheese. Bake for 40 to 45 minutes, until golden and crispy on top and bubbling. Sprinkle with remaining cilantro. Yield: 8 Servings  
Cost per Serving: \$3.43

### Pecan-Topped Pumpkin Bread

#### Ingredients

- 3 1/3 cups all-purpose flour
- 1 tbsp baking powder
- 2 tsp baking soda
- 1 tsp salt
- 1 tsp cinnamon
- 1 tsp nutmeg
- 1/2 tsp allspice
- 2 cups granulated sugar
- 1/2 cup egg substitute
- 1/2 cup canola oil
- 1/2 cup low-fat buttermilk
- 2 large eggs
- 2/3 cup water
- 1 (15-ounce) can pumpkin
- Cooking spray
- 1/3 cup chopped pecans

#### Preparation

Preheat oven to 350°. Lightly spoon flour into dry measuring cups; level with a knife. Combine flour and next 6 ingredients in a bowl. Place sugar, egg substitute, oil, buttermilk, and eggs in a large bowl; beat with a mixer at high speed until well blended. Add 2/3 cup water and pumpkin, beating at low speed until blended. Add flour mixture to pumpkin mixture, beating at low speed just until combined. Spoon batter into 2 (9 x 5-inch) loaf pans coated with cooking spray. Sprinkle pecans evenly over batter. Bake at 350° for 1 hour or until a wooden pick inserted in center comes out clean. Cool 10 minutes in pans on a wire rack; remove from pans. Cool completely on wire rack. Note: This recipe makes two loaves.

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



### Petra, Jordan

The rose-red city of Petra, one of the wonders of the ancient world, has parts that are miraculously preserved and others that have been eroded and sculpted by floods and the elements. Until Swiss explorer Johann Ludwig Burckhardt "rediscovered" it in 1812, Petra had been forgotten for centuries. It can be reached on foot by the Siq Gorge, a narrow, winding passageway at times no wider than 6 feet, with rock faces on either side as high as a four-story building. At the end of this eerie, mile-long passageway, a magical sight looms through the fissure ahead: the Khaznah or Treasury, a soaring, classical Greek-style temple hewn right into the sheer face of a 130-foot cliff. It dates back to 56 B.C. and is one of the best-preserved of Petra's wonders. Petra, which means "rock," was a fortress city and thriving trade center whose inhabitants carved houses, temples, and tombs, sometimes with extremely elaborate and columned facades, out of the natural canyon walls. The area, 2 square miles in size, is as remarkable for the number and variety of the rock-cut monuments as it is for the myriad hues of the rock and the ever-changing play of light as the desert sun makes its way across the sky. <http://www.1000beforeyoudie.com/Place.aspx?placeId=22>

### Events That You Don't Want to Miss!

#### Resource Troup Expo, October 11th

The Taste of Troup will also take place at the Expo. Come see what Troup businesses have to offer and vote for the "Best Taste" in Troup County! Expo will kick off with guest speaker Mayor Jeff Lukken at 2:00 PM. Business to business will take place from 2:00 PM until 4:00 PM when the Expo will open its doors to the general public until close at 7:00 PM.

#### "Merry Market"

October 20th-22nd at Callaway Center on campus of West Georgia Technical College

SEE WHAT OUR CLIENTS SAY ABOUT US!

"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**

"As a long time customer, I have been well served by Mallory Agency. They continue to surpass themselves with great customer service and helping us save money when everything else is going up. Thanks for being my partner in my personal business."  
**Shirley Barnes, LaGrange, GA**

"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**

"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 Solution, Moreland, 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)

THE MALLORY  
AGENCY

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

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