

# THE HAUSWIRTH REPORT

## Your Teen... Your Influence

### Inside This Issue:

- 8 Steps to a Healthy Green Lawn..... 2
- UPDATE: New Markets Available! ..... 2
- Have You Heard of Our Referral Contest? ..... 3
- Congrats to Our May Kindle Fire HD Winner!..... 3
- We Insure BIG Trucks!... 4
- Trivia Contest ..... 4

### Rich's Tip of the Month:

The most important thing you can do when exercising during the summer is stay properly hydrated.

During hot weather, your body can lose up to one quart of water an hour. You should drink water before, during, and after exercise.

Your body can only absorb 8 ounces of cold water every 20 minutes, so even if you do not feel thirsty, you should continue to drink after your exercise session.

Sports drinks are no more effective than regular water at re-hydrating you, so stick to water to get the best benefit!

**The facts are scary. But knowledge is power!**

Oh, I remember the days of Teen Driver anxiety, soaring insurance rates, sleepless nights with worry and pride of my children's growing independence. Our three sons have now grown into successful adults and are very safe drivers. (They would have to be, with an insurance agent for a mom, right?) Still, every time a client calls to add their teen to the list of drivers in the household, I can feel a jolt of this unique mix of emotions that certainly marks a rite of passage for parents and children alike.

While for us parents, worry abounds, it's important to keep in mind that this is a very exciting time in a teen's life. The trick is to balance the excitement with great training and responsible driver behavior.

During the easy, breezy month of July, summer break is well underway and teens are enjoying their time off from school with more adventures, commutes to work or road trips. Please keep in mind that summer break is also the most dangerous time of year for young drivers! Your Protection Team at Hauswirth and Sons encourages you to review the following causes of teen crashes with your young driver.

**Driver inexperience.** Most crashes happen during the first year of driving. Make sure to practice on a variety of roads, at different times of day, and in varied weather and traffic conditions.

**Driving with teen passengers.** Crash risk goes up when teens drive with other teens in the car. Follow your state's teen driving law for passenger restrictions.

**Nighttime driving.** Fatal crashes are more likely to occur at night; but the risk is highest for teens. Make sure your teen is off the road by 9 or 10 p.m.

for at least the first six months of licensed driving.

**Not using seat belts.** The simplest way to prevent car crash deaths is to buckle up. Require your teen to wear a seat belt on every trip. This simple step can reduce your teen's risk of dying or being badly injured in a crash by 50%.

**Distracted driving.** Don't allow activities such as talking on a cell phone, texting, eating, or playing with the radio.



*"The trick is to balance the excitement with great training and responsible driver behavior."*

**Drowsy driving.**

Teens are most tired and at risk when driving in the early morning or late at night. Be sure your teen is fully rested before getting behind the wheel.

**Reckless driving.**

Teens lack the experience, judgment, and maturity to assess risky situations. Help your teen avoid speeding and tailgating. Stress the importance of always knowing the location of other vehicles on the road.

**Impaired driving.**

Even one drink will impair your teen's driving ability and increase the risk of a crash. Be a good role model: Don't drink and drive and reinforce this message with your teen.

Remember, parents are influential in shaping the driving behavior of their teenagers. Have serious discussions about the importance of observing all traffic laws, demonstrate by example, and establish family rules and consequences for breaking laws. Make safety the primary consideration when selecting a car. Consider the many options for in-vehicle speed monitoring devices and participation in incentive-based insurance programs that monitor usage, braking/acceleration, and/or speed.

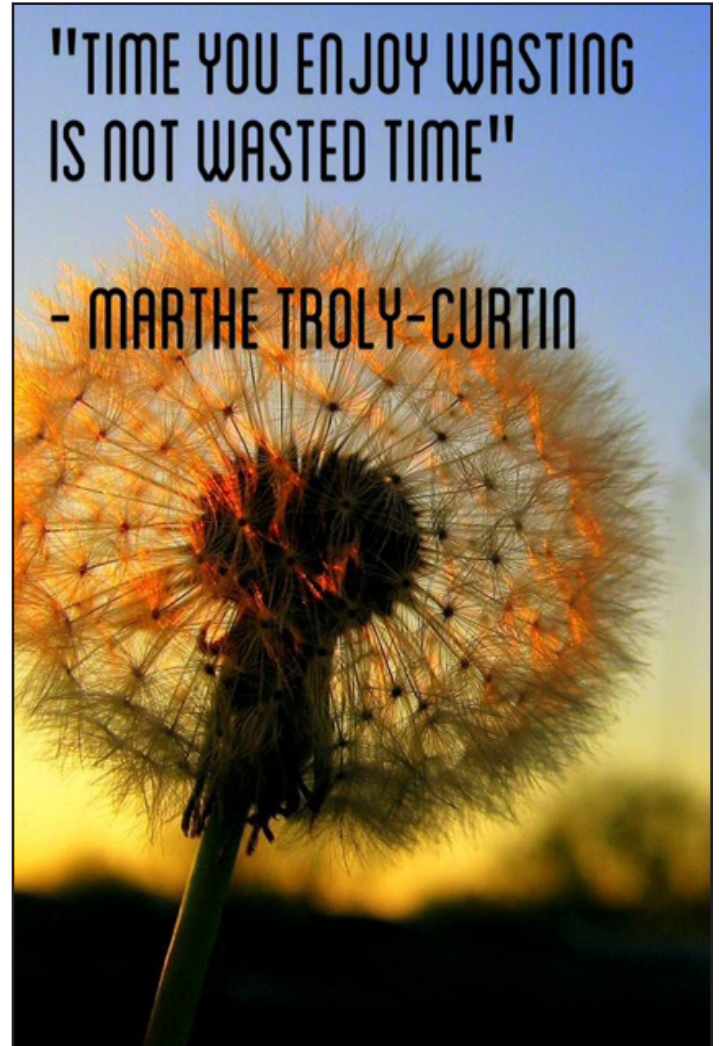
**Make and put rules in place to help your teen stay safe.**

## 8 Simple Steps to a Healthy Green Lawn

If your lawn is not as green and lush as you'd like, there are a few simple steps you can take to improve your landscape.

1. **Get out your rake and go over your entire lawn.** This clears away stray leaves and sticks to make the lawn look neater.
2. **Feed your lawn (if you haven't already).** A thorough fertilizing will improve the health of your grass and can strengthen any weak spots.
3. **Reseed any trouble spots.** Continue to water these spots daily until you see that the new grass is established.
4. **Test your soil if you have continuing problems.** It is recommended that you test your soil every 2-3 years.
5. **Observe how your sprinkler system is working.** Standing water or puddles in your lawn mean that there is inadequate drainage.
6. **Give your lawn mower a good cleaning.** It is especially important to have sharp blades that are properly balanced.
7. **Consider recycling your clippings instead of bagging them.** Mulching the grass allows it to settle back on the lawn to enrich the soil.
8. **The best way to get a handle on weeds is to first improve the health of your lawn.** Weeds find it harder to establish and thrive in a robust lawn.

If you're in the lawn-mowing business, we have great rates for you! Give us a call and ask for Maria to learn more.



## UPDATE: New Markets Available!

Ed Wargins, Rich Hauswirth, and Phil Nisbet are continually meeting to review new insurance markets and to find new ways to make sure you are always getting the best coverage for the least possible price!

We are happy to announce that we now offer home and flood insurance in the state of New York! In addition, we have even more markets for coastal insurance. That means we are able to write insurance all along the Jersey Shore!

One of these new markets is AIG Premier, which specializes in providing protection for fine residences. It includes broader coverage with fewer restrictions than most standard companies.

If you are interested in hearing more about our new markets or would like a free, no-obligation quote, give our office a call at 609-693-3123.



# 2014 Referral Contest

*Just Keep Talking!*



### How it works:

It's easy, simply tell a friend, relative, acquaintance, or whoever about us! Make sure they tell us you sent them—but don't worry, we ask when they call.

### What you win:

1. For each referral you send, you will automatically receive a \$10 Wawa Gift Card!
2. You are also automatically entered in the monthly drawing for a Kindle Fire HD 8.9" Tablet!
3. For each referral we receive, we'll donate \$5 in Your Name to United Way of Ocean County.



### Meet the latest winner:

Congratulations to our June winner, Garnett Callis!

### Program rules & disclaimers:

- There is no limit on the number of chances to win.
- Our contest is open to any human being on the planet who refers a friend, family member, or colleague to request an insurance quote from our agency.
- You do not have to be a client to receive your free \$10 gift card or to be entered for a chance to win any of the randomly drawn prizes.
- You do not have to be present at the drawings to win.
- This offer is not in conjunction with, or inducement to buy any insurance product from Hauswirth & Sons Insurance. We reward the referrer for the lead only.
- The persons referred DO NOT have to become our client for the referring party to receive any of the free rewards and/or chances in this program.
- We are not responsible if the laws says you can't win due to age or any other reason.



## Thank You for Your June Referrals!

Anna Palazzotto

Bonnie Kass-Viola

Brian Kargman

Cathy Castillo

David Semanchik

Dawn Schoenberg

Greg Broome

Jason Price

John Bottigliero

Laurette Caterina

Mike DeLuca

Monique Lavalette

Rosemary Urso

Tina Wetter

Tina Trueba

Tom Arthur

Garnett & Kim Callis

# Hauswirth & Sons

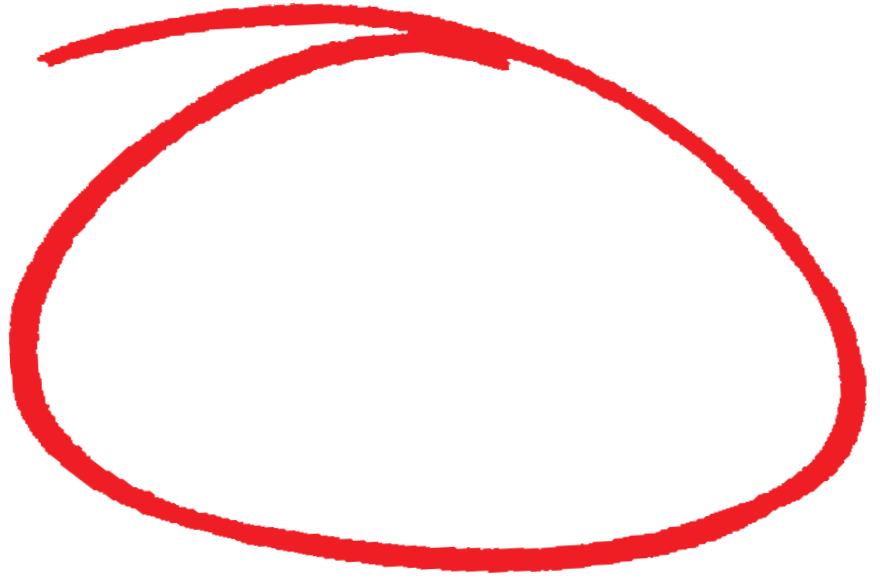
INSURANCE CONSULTANTS

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609-693-3123 | 877-329-3261

PRSRT STD  
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PERMIT NO. 94



**“Yup, we insure these too!”**



“Could not believe how much money we saved on insurance for the house. It is well over \$600/year. That’s amazing. Thanks so much & hope we have a long business relationship into the future. Will definitely consult on other insurance.” ~ Joe S. | Waretown, NJ

## The Hauswirth Report

*“The art of being wise is the art of knowing what to overlook.” ~ William James*



### June’s Winner

Congratulations Bruce Bussell!

Rich presented Bruce with a free bottle of Hauswirth Cellars Wine, and you could be next -- Just send us your answer!

### June’s Trivia Answer:

The name of Atticus Finch’s daughter in “To Kill a Mockingbird” is Scout.

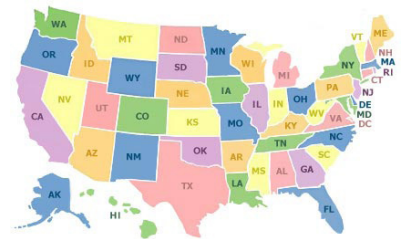
## A Not-So-Trivial Pursuit

*We’re trying our best to stump you in 2014!*

This month, test your knowledge with a trivia question about our country!

It’s easy—simply send your answer to the question listed below to our Trivia Coordinator, Ann Fuchilla. There are 5 easy ways to send your answer:

1. Email [ann@hauswirth.net](mailto:ann@hauswirth.net)
2. Call 609-693-3123
3. Fax to 609-693-4935
4. Come to our office!
5. Post to our Facebook Page ([www.facebook.com/HauswirthInsurance](http://www.facebook.com/HauswirthInsurance))



We will draw one random winner (from all the correct answers) to receive a bottle of our private label Hauswirth Cellars wine. Then, six more random winners will each receive a coupon code for a one-night Redbox movie rental. Good luck!

**Q: What letter of the alphabet does not appear in the name of any state?**