

June 2012

News and Tips to Make Your Life Easier, Safer, and Happier...



The Hauswirth Report

Hurricane Season: Fact or Fiction?

I love this time of year. The leaves are finally back on the trees, more outdoor activities, the garden is doing great, and the so-called "professionals" begin discussing the upcoming hurricane season; suggesting how many storms the season will have and how many will hit land, etc.

This being National Hurricane Preparedness Week, I would like to give you some of my own thoughts on the subject.

FACT: The National Oceanic and Atmospheric Administration, <http://www.noaa.gov/>, has some excellent videos on how to prepare for a hurricane. Our own office has prepared hand-outs on how to put together an Emergency Preparedness Kit as well as detailed instructions on what to do if a hurricane warning is announced. To access these items, visit our website: <http://www.hauswirthinsurance.com/research-chenter> and click on "Emergency Preparedness Kit."

FACT: Forecasters name tropical storms when their top winds reach 39 mph; hurricanes have maximum winds of at least 74 mph.

FACT: The hurricane season begins on June 1st and runs through the beginning of November.

FACT: We have now had two named storms along the south east coast of the U.S. and the hurricane season has yet to begin! The current storm battering Georgia is named Beryl.

FICTION: The "professionals" this past week in a press release said: "No major hurricane has made a U.S. landfall in the last six years, since Hurricane Wilma cut across South Florida in 2005." **Are you kidding??** Last fall saw Hurricane Irene cut across New Jersey and did major damage. The actual name "Irene" was retired from NOAA from ever being used again.

FICTION: "The number of 2012 named storms is going to be below average." Sorry, I'm not buying that one either. The ocean water temperatures are going up quicker than previous years, which acts like a magnet for storm activity.

This is not a time to let your guard down or believe you do not have to concern yourself with storm preparedness. Hope for the best, prepare for the worst. Check out our website, <http://www.hauswirthinsurance.com> for information regarding proper insurance coverage

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Tip: Grilling Food Safely

Nothing beats an outdoor barbecue! Make sure that you and your family are safe this summer every time you grill.

- Wash your hands before doing any food preparation.
- Keep every utensil and all cutting surfaces clean. Wash and sanitize cutting boards after cutting meat, poultry, or fish.
- Thaw foods in the refrigerator completely before grilling. Never thaw food on the countertop.
- Marinate meats in the refrigerator. Once the food is placed on the grill, discard excess marinade. Do not use the leftover marinade to baste food. To use leftover marinade as a sauce on cooked food, it must be brought to a rolling boil for several minutes before serving.
- Use a thermometer to check on the internal temperature of cooked meats. Beef should be cooked to at least 145°, pork to 160°, and poultry to 170°. Ground meat should be cooked to 160°.
- Transfer cooked foods from the grill to a clean plate or platter.
- If food is left out for more than two hours, it should be discarded.

Hauswirth & Sons Insurance Consultants

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The 2012 Boating Season: Let's be safe out there!

As I look out my office window toward the NJ State Marina, you can see the number of boats are increasing daily. The bay was awash with sailboats, Jet Ski's, and motor boats of all kinds over the Memorial Day Holiday Weekend. Tices Shoal, as usual, was wall to wall parties.

So, as we begin the boating season, I'd like to make a few recommendations so you have a great summer on the water.

First: Do not assume your home insurance will cover your boat. It really doesn't.

The home insurance policy was designed for very small boats and then while they are dry-docked next to your home. Most likely it will not cover the boat while using it on the water. **You need to pur-**

chase a separate boat insurance policy.

Second: Have your boat checked annually by an experienced marine technician.

You do it for your car, and your boat is no different. Inspect the gas tanks; make sure the bilge is well vented and free of oil, waste, and accumulated grease. Make sure your fire extinguisher is up to date and charged.

Third: What is your experience on the water?

A majority of boat-related accidents can be attributed to a lack of boater experience and training. Several organizations at the Jersey Shore hold safety courses year round. Contact the local Coast Guard Auxiliary or US Power Squadron for further information.

Fourth: Make sure you have life preservers handy

and enough for every guest and crew on the boat.

They are not just for children. Put them in plain view when on the boat. If an accident occurs, people tend to panic and will not go looking for a preserver. Newer kinds are actually more stylish than ever so why not wear one when you go out?

Last but not least: Bigger boats can throw out tons of carbon monoxide when under way.

Make sure you have a carbon monoxide detector installed on any boat with a cabin. Passengers exposed to higher levels can pass out within minutes. These detectors can be installed for under \$100.

For further information on the topic of boat insurance, check out our website on boat insurance at <http://www.hauswirthinsurance.com/research-center/boat-insurance>.

HELP WANTED

Insurance office in Forked River has an opening for an **Underwriting Trainee**. This would be an entry-level position. Applicant must have exceptional communication and computer skills. This is a unique career opportunity and not a short term job. If you know of anyone looking for a great career, go to www.forkedriver.biz and read the complete job posting.

NOW IS THE TIME... To Check Your Life Insurance Policy!

Rates have gone down substantially over the past few years so now is a great time to review your life insurance options.

Many times you can write a new policy ***with a higher benefit and a lower premium.***

Give Rich a call for more information:

609-693-3123

Follow Hauswirth & Sons Insurance Consultants:

Protect Your Friends and Family as you Beat the Heat

Your home is one of your most important possessions. By keeping it properly maintained, you can reduce the risk of a loss. Please take a moment to review these important safety tips:

- Maintain secure fencing and a locked entrance around the pool and deck area to prevent access when adequate supervision is not available.
- Make sure there is adequate lifesaving equipment in the pool area, including life preservers and a rescue hook.
- Inspect the liner periodically. Rips and tears can appear undetected at the top of the lining.
- For above ground pools check metal supports for rust or deterioration. These may indicate areas where the pool could rupture or a person could be injured.

For more information & safety tips, visit our website: <http://www.hauswirthinsurance.com>, or sign up for our email list at <http://eepurl.com/1OJB9> (or scan the code at the bottom of this page).



Thank You For Your May Referrals!!

Stan & Pat Anderson

Joy Bearden

John Brancato

Joellen Calabrese

Lisa Feher

Gianna Good

Dawn Gordon

Dominick Guido

Keith Martin

Mike Moschitta

Jim Murray

John Nagren

Teresa Nemec

Terri O'Connell

Megan O'Hare

Lois Olsen

Neil Robinson

Neil Robinson

Sharon Sileo

Grant Strac

Nancy Wolf

A Not-So-Trivial Pursuit ???



Last month's winner,
Barbara Dreher!

Last month's trivia question
and answer:

Q: What distinguishes the news show "60 Minutes" from every other television show?

A: No theme music

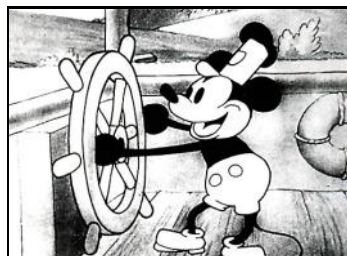
We're trying our best to stump you in 2012!

June is Entrepreneurs "Do It Yourself" Month. In celebration of all those who forge out on their own, we've put together a trivia question to see how much you know about a famous innovator.

It's easy—simply send your answer to the question listed below to our Trivia Coordinator, Ann Fuchilla. **There are 3 easy ways to send your answer:** 1. Email ann@hauswirth.net; 2. Fax to 609-693-4935; 3. Come to our office!

The first person to respond with a correct answer wins a bottle of our private label Hauswirth Cellars wine. The next six correct respondents will each receive a free pizza at Via Napoli Pizzeria in Forked River. **Good luck!!**

Q: One of Walt Disney's first claims to fame was the character we now call Mickey Mouse. What was the original name given to this animated mouse?



Sign Up for Contest Updates!

Visit: <http://eepurl.com/1OJB9> or Scan the code to the right





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Scan to
sign up for
monthly
tips!



"Fast and Honest Service. Isabel was a lifesaver for me! I was beside myself when my auto insurance bill for my new policy came from my old insurance consultant. I had no tickets or accidents but it shot up through the roof. They did the best they could and suggested I try another company. Isabel saved me \$900.00 for one year. Thank you, Isabel!"

Patricia J. | Manchester, NJ

Win a FREE Kindle Fire!

Hauswirth & Sons 2012 "Just Keep Talking" Referral Contest!

Every time you refer your friends, family, or co-workers to Hauswirth & Sons Insurance Consultants for a **FREE, No-Obligation Comparison Quote** on their home, auto, or business insurance — We automatically send you a **FREE \$10.00 Wawa Gift Card** as 'thanks' for your referral (whether they become a client or not!). We'll also donate \$5 in your name to the Lacey Food Bank!



Rich picks May Referral Winner — Lois Olsen!

We also automatically enter your name into our **MONTHLY** drawing of a **NEW Amazon Kindle Fire (12 drawings per year)**. There is **NO** limit to the number of people you can refer and the number of times you can win. **Multiple referrals equals multiple FREE Wawa Gift Cards and MULTIPLE chances to win a Kindle Fire!** Check out the short (and VERY professional) video below for more details on how you can win a FREE Wawa Gift Card and a NEW Amazon Kindle Fire...

<http://tinyurl.com/ReferHauswirth>

Have Your Friends, Family, and Co-Workers Call Us Right Now for Their **FREE, No-Obligation Comparison Quote** on Their Home, Auto, or Business Insurance (Your FREE Gift Card is on the Way!!!)...

Call 609-693-3123 NOW!