

August 2012

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



The Hauswirth Report

Home Burglaries Spike During Vacation Months!

Even though we only have about one more month of summer vacation left, we still want to caution you about

leaving your home unoccupied without taking some simple precautions.

Most Burglaries Occur During July and August

According to the Insurance Information Institute, over 65% of all burglaries are residential in nature and a majority of those occurred during the peak vacation months of July and August. Once in your home, a burglar will look to take items that can easily be fenced such as computer equipment, televisions, CD players, as well as jewelry and other valuable items.

Burglars Look for an Easy Way In

Most of these criminals tend to be opportunists and the more difficult it is to break into your home, the more likely the burglar will target another home with easier access. Research shows that if it takes more than 5 minutes to break into a home, the burglar will go elsewhere.

Protect Your Valuables with Insurance

While your standard home insurance policy

does provide for theft of personal possessions as well as damage to the home, some items such as valuable jewelry may have policy limitations. Jewelry in particular will have a limitation of \$1000-\$2000 in automatic coverage on your home insurance policy. Anything above that amount should be individually scheduled on a separate floater.

Additional Preventative Measures

In addition to the right insurance, we suggest the following preventative measures to keep your home a little safer when you are away on vacation:

1. **Deadbolts** on your windows and door locks can slow a burglar down (remember, most burglars will go elsewhere if it takes too long to break-in).
2. **Consider investing in a burglar alarm.** A central station alarm system will alert police, fire, and other emergency services should someone decide to break into your home. If at all possible, install a siren at the premises that makes a very loud noise to further deter a burglar.
3. **BONUS:** Central station alarm systems can provide up to a 10% discount on your home insurance.
4. **Install security on your computer** before you leave. If you are leaving your computer at home, disconnect it from the Internet and install a security

program to lock any personal information. This way, if a burglar steals your computer they will not be able to access your data.

5. **Keep your valuables under lock and key.** Don't leave any personal documents on your home office desk, but store them in a lockbox or safe somewhere hidden in the house. Keep copies of important documents and an alternate location as well.
6. **Make the house look inhabited.** Leave blinds or curtains open and have indoor lighting on a timer so that they go on and off at the appropriate times.
7. **Ask a friend or a neighbor to pickup those pesky newspapers** that they throw in your driveway. If there is a buildup of old newspapers it could give the impression that you are away and the house is empty.
8. **Only tell people that you trust you are going away.** We discourage anyone from advertising on Facebook, Twitter, or Google+ that you're planning the vacation of the lifetime.

While this is by no means a comprehensive list of precautions, it will give you some basics to work at when planning a trip. Our office can guide you in choosing a first-class alarm installation company as well as contractors to install deadbolts on windows and doors.

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9 Quick & Easy Ways to Cut Your Utility Bills

You don't have to buy new energy-efficient appliances to start saving money on your utility bills. There are lots of things you can do right now! They may be small, but they can add-up to big savings.

1. **Unplug** electric equipment when not in use
2. **Reduce** time in the shower or run a shallower bath
3. **Turn down** your heater thermostat or up you're A/C setting
4. **Don't use** the dryer program in your dishwasher—air dry instead
5. **Seal off** drafts and air leaks in windows and doors
6. **Run** clothes and dish washing appliances only with a full load
7. **Replace** old-style bulbs with new CFL or LED lights—they're more expensive to buy, but save money in the long run
8. **Cover** food in the fridge. Uncovered food releases moisture, forcing the compressor to work harder
9. **Download** a free guide from www.energysavers.gov.

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Safety Rules for Sharper Tools

They say you don't know how to blunt your tools were until you get them sharpened. Many of us — and our tools — go through life without ever sharpening. Then we wonder why it took so long to saw through that 2 x 4!

Most tools need sharpening at least once a year. It isn't difficult and you don't need much equipment, but you do need a lot of safety common-sense. The rules depend on the tool you are using.

Specialist: For a device like a drill sharpener, make sure you read the manual and follow the guidance.

Sharpening Device: If it has a motor, usually for a grinding wheel, wear hearing & eye protection and make sure you don't have any loose clothing (like sleeves or ties) that could get caught in the machine.

Mill File: Secure it firmly in a vise and wear gloves in case your hands slip.

Electric Motor: Unplug anything with an electric motor before trying to sharpen it. Ideally, remove a lawnmower blade before sharpening, but if doing it in situ, use a wooden block (not your hand) to hold it firmly.

Testing: Hands-off! Don't test the sharpness of a blade with your finger (or thumb). Test it doing the job it's made for. More time-consuming, but a whole lot safer!



Am I Covered for Earthquakes?

On August 23rd of last year, portions of the Middle Atlantic States (including New Jersey) felt some nasty tremors caused by an earthquake centered in Virginia. Even though we wrote about this late last year, I thought it worth reviewing this conversation with our clients one more time.

Earthquakes are not covered as part of your basic home insurance policy. It is considered an add-on to your existing insurance policy.

Earthquake insurance (when purchased) would cover your home up to the policy dwelling

limit, but would have a separate deductible. Generally speaking, the deductible is a percentage of the home's value.

The premiums for this cover-

age can vary greatly. **If it is something you are interested in acquiring, we ask that you please give us a call.** We are more than happy to price this out for you.



A Clear Focus on Children's Eyesight

Did you know August is children's Eye Health & Safety Month?

Did you know that children are more susceptible to eye damage from bright sunlight than

every hundred children? And do you have any idea how to check your children's eye health and take steps to protect their vision?

Well, we will help answer some of those questions and provide you with the resources to learn more about your child's eye health.

Children's Eye Health & Safety Month is organized every August by the nonprofit eye safety organization, Prevent Blindness America (PBA).

PBA stresses that all children, from birth right through their teens, should undergo regular eye checks,

including basic screenings and, if required, a thorough eye examination by an eye doctor.

Screenings are only a basic means of alerting you to any potential issues and are not a substitute for a comprehensive professional examination.

Although you should obviously seek professional advice if you have any concerns about your child's vision, PBA does provide a couple of home eyesight tests for young and older children. Download them from <http://tinyurl.com/pba-tests>.

Also, find a checklist to cut the risk of eye injuries at <http://tinyurl.com/pba-injury>.



adults are? Or, that a serious eye disorder called *amblyopia* affects up to three out of

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2012 Referral Contest

Just Keep talking!



Thank You For Your July Referrals!!

- John Brancato
- Joy Bearden
- John Bottigliero
- JoEllen Callabrese
- Anthony Carpinello
- Amber Castle
- Kim D'Addario
- John DeSandre
- Rich Facht
- Grace Ann Giglio
- Kathleen Halbing
- Judy Hickerson
- Sue Introna
- Robert & Joanne Lewandoski
- Rose Mazzei
- Hugo Morales
- Mike Moschitta
- James Murray
- Joanne Norton
- Megan O'Hare
- John Orlick
- Dina Popik
- Jeanette Pulcine
- Angie Rose
- Brad Scott
- David Spade
- Taffy Spaloss
- Keith Torr

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 still 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 an Amazon Kindle Fire!

NEW Prize!!



3. For each referral we receive, we'll donate \$5 in Your Name to the Lacey Township Food Bank!!!

June Winner:



Congratulations to our June Winner, Lynn Fetter! She will receive a brand-new Amazon Kindle Fire!

July Winner:



Rich congratulates July's Referral Contest winner, David Spade. Congratulations David!



Sign Up for Contest Updates!

Visit: <http://eepurl.com/LOJB9> or Scan the code to the right





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Over protective dad

"I spoke with Isabel about home & flood insurance. She was extremely helpful and saved me money. She also was very prompt in getting me the insurance I needed. I will recommend her for insurance needs. Thank you Isabel for all your help."

Marion C. | Waretown, NJ

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Quote of the Day → **"The strongest principle of growth lies in human choice." - George Eliot**



Last Month's winner, Kyren Dooley

A Not-So-Trivial Pursuit

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

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: The London Olympic Games started in July, but how many medals did the US win last time, in the 2008 Beijing Games?



Last month's trivia question and answer:



Q: A boat full of people goes under a bridge and when it comes out the other side not a single person is on it. How can this be?
A: They're all married!

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