



# The Hauswirth Report

## Back To College — Not What It Used To Be!

It is hard to believe that May 2013 will mark 40 years since we graduated from College. I attended St Thomas University in Miami, Florida and Margareth attended Gettysburg College in Pennsylvania.

Back then, packing for school involved a big steamer sized trunk (with a 29 cent padlock), books, clothes, and a couple of posters of our favorite rock star for the walls. Today's students have just a few more items that they will bring with them: From the smart-phone to the lap top, the Bluetooth to the tablet, and then most likely the car as well. The students going back to school this fall will be packing a lot of material in that dorm room or perhaps in that off-campus apartment.

All these things bring to mind many possible problems that Mom, Dad, and their college student will have to deal with during their stay in school (very little of which resembles what Margareth and I had to contend with in 1969). So, we thought it may be helpful for parents or grandparents to keep some things in mind when you send your child off for the "College Experience." Since Margareth and I have gone through this process three times (and have the cancelled checks to prove it), we thought we'd give you some parental and insurance advice to discuss with your student.

1. **Make sure your child has a full array of emergency phone numbers** handy in the

event of an emergency or accident. These should be written down (yes, pen and paper) as well as logged onto the cell phone. And, since 95% of their world revolves around the smart-phone and tablet, make sure both have encrypted security codes or passwords so nothing is available in the event their phone is stolen.

2. **Make them understand that identity theft is more prevalent now than ever** including in a college dorm. Don't leave credit cards and I.D.'s out so someone can find it on a desk or dresser. Contents of a wallet or purse should be photocopied and given to Mom and Dad or stored in a secured place if the wallet is stolen.

3. **Is your child taking a car to school?** Will the vehicle be in the child's name? if so, then they must have an insurance policy in their name. If still on Mom and Dad's policy, make sure the insurance company knows the vehicle may be garaged out-of-state. Ask your agent about all available discounts like good student discount or any "safe driver" credits, as well as a discount if they are attending school over 100 miles away without the car. Above all, tell us how that vehicle is being used. We'll work to get you the best discounts available.

4. **Personal possessions.** If they are in a college dorm, it will most likely be considered a temporary location and the personal possessions (contents) will be covered under the parent's home insurance policy. However, if the student is renting

an apartment off campus, then a tenant homeowner policy should be purchased to cover their contents and liability. If your child is taking some expensive electronic equipment, check with us and we'll let you know whether or not some additional coverage will be necessary.

5. **Health insurance!** Will the student be covered under the parent's policy or will the child need their own policy? Under new health laws, most family plans will include children up to age 26. Please check your policy and the benefits director at your employer for further clarification. Ask whether there is coverage at the specific location where your child is attending school and whether there will be coverage if they participate in any school sports or if additional coverage is necessary.

If we can be of any help to you on this new adventure, please call us.



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## Hauswirth Summer Wine Bottling Party

Back in October, the Hauswirth Staff got together to create a company wine barrel in a few hands-on sessions at the Bacchus Wine Club. In the early sessions, the grapes are crushed and de-stemmed and begin fermentation. Then, they are pressed and transferred into a barrel. Finally, it is time to bottle the wine!

Everyone got together to help in the bottling process, which includes filling the bottles, inserting the corks, and applying labels. It was a group effort! As thanks for all their hard work, the Hauswirth Staff was treated to Rich's homemade lasagna, pulled pork sandwiches, and, of course, some wine!

Everyone went home with a nice "stash" of wine for their enjoyment. It was a great day filled with good food, great wine, and excellent company.



Even the husbands take part!



Filling  
the wine  
bottles  
and  
inserting  
the corks



Kacie  
placing  
labels  
on the  
bottles

## Welcome Aboard Kacie and Maria!



**Kacie Lipman**  
*Director of First Impressions*

Kacie is a Lacey Resident who will be greeting customers as they enter the office, directing incoming calls, and ordering supplies among other duties.



**Maria Haas**  
*Commercial Lines Assistant*

Maria comes to us from the banking industry and will be working closely with Richard and Margareth in the Commercial Lines Department.

Follow Hauswirth & Sons Insurance Consultants:



# 2012 Referral Contest

*Just Keep talking!*



## Thank You For Your August Referrals!!

- Al Avena
- Josh Blair
- John Bottigliero
- Carmella Calantoni
- Shawn Callahan
- Larry Cancro
- Don Cerillo
- Jeff Connell
- Bob Conover
- Natalie Costa
- Lucille Gesek
- Dominick Guido
- Keith Hamilton
- Bill Hedley
- Debra Hember
- William Hulst
- Tim Kearney
- Nancy Komoroski
- Kathleen Laux
- Sarah Lutz
- Angela Mazzoni
- Eleanor Morey
- Mike Moschitta
- James Murray
- Megan O Hare
- Megan O'Hare
- Donna Robertson
- Toula Rosebrock
- Natalie Serra
- Lawrence Sesini

## 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!!!

## August Winner:



Rich picks our newest referral contest winner, **Toula Rosebrock**, who will receive a brand-new Amazon Kindle Fire! Congratulations Toula!

### PROGRAM RULES AND 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 or colleague to inquire about 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 connection with, or inducement to buy any insurance product from Hauswirth & Sons Insurance. We reward the referrer for the lead only.



Sign Up for Contest Updates!

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





332 Route 9 | Forked River, NJ 08731  
 www.hauswirthinsurance.com  
 (609) 693-3123



Scan to  
 sign up for  
 monthly  
 tips!



"I am new to the area and I am very glad I picked your agency, as you saved me money on my home insurance." Josephine L. | Toms River, NJ

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Quote of the Day →

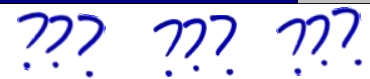
"Begin to be now what you will be hereafter." - William James



Last Month's  
 Trivia  
 Winner,  
 Mary  
 Hendrickson

### A Not-So-Trivial Pursuit

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



September is National Honey Month! Test your honey knowledge with this month's trivia question. 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: How many flowers does it take for honey bees to produce one pound of honey?**

### Last month's trivia question & answer:

**Q:** How many medals did the US win last time, in the 2008 Beijing Games?

**A:** 110—36 gold, 38 silver, and 36 bronze



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