



# THE HAUSWIRTH REPORT

## Avoid Pesticides in Your Food

If you've committed to eating a healthy diet, you are probably adding more fruits and vegetables to your daily fare. You may have also chosen to add more whole grains and are trying to avoid excess sugar and salt in your diet. But eating healthy food and avoiding those that are not so healthy may not be the whole picture. You should also try to eliminate your ingestion of toxic substances that can be hidden in the food you buy.

- Blueberries
- Celery
- Sweet Bell Peppers
- Kale
- Spinach
- Green Beans
- Lettuce
- Potatoes
- Cucumbers



Also, when purchasing fruit and vegetable juices containing these products, look for an organic version as your budget allows.

### Pesticides are Harmful to Your Health

More than one billion pounds of pesticides are used in the United States annually. While they can serve an important function in maintaining hearty crops, excess exposure to pesticides can be harmful. Research has shown that exposure to high levels of pesticides during pregnancy can affect the development and health of unborn babies. In some people with health problems or a weak immune system, chronic exposure to pesticides can result in respiratory problems, skin conditions, memory disorders, and some cancers and neurological conditions. Children are especially vulnerable to the effects of pesticides.

### Low-Pesticide Foods

It is also good to know which foods are generally low in pesticides, making them safer to eat in conventional versions. These include:

- Mushrooms
- Watermelon
- Grapefruit
- Sweet Potatoes
- Cantaloupe
- Kiwi
- Eggplant
- Mangoes
- Asparagus
- Sweet Peas
- Cabbage
- Avocado
- Pineapple
- Sweet Corn
- Onions



### How to Reduce Your Exposure

One easy way to reduce your exposure to pesticides is to choose organic products over conventionally grown foods. This is especially important for foods that you will eat raw or that have large amounts of pesticides used during the growing process. But many people find that the extra cost of organic produce is prohibitive.

### Eat Organic for Especially Risky Foods

If you are not able to afford all organic produce, then be sure to focus on those foods that are especially risky. Purchase these foods in an organic variety if possible:

- Apples
- Peaches
- Strawberries
- Nectarines
- Grapes



While eating more fruits and vegetables is beneficial to your health, no studies have shown that organic produce confers more health benefits than conventionally grown produce. In other words, the fruits and vegetables you buy, whether organic or not, have the same amount of fiber and vitamins.

The real difference can be found in the amount of toxic substances you ingest when eating conventionally grown foods. If you can choose foods that will reduce your exposure as much as possible, especially if you are feeding children and teens.

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### Did You Know?

You could save up to 27% when you combine your home and auto policies! Plus, having all your policies in one place makes it easier for us to prevent coverage gaps and make sure you are getting all available discounts. Our car insurance companies have competitive rates, excellent claims and customer service, and outstanding financial strength. If you only have your homeowners policy with us and would like to get superior coverage and savings for your cars, **give us a call today at 609-693-3123.**

# Keep Children Safe In and Around Cars

Being a busy parent means mastering the art of compromise. One area you never want to compromise, though, is the safety of your children.

The main thing is to take care of the basics so you can be confident your children will be protected in and around cars. These are key:

- Seat children younger than 13 in the back.
- Use appropriate restraints for a child's age and size.
- Follow the directions in the instruction manuals for both the child restraint and the vehicle.
- Pick a vehicle with top crash test ratings.
- Never leave kids alone in or around vehicles.

### **Use Proper Restraints**

Children are safest when they ride in the back seat in the right restraint for their age and size, until they are big enough for adult safety belts to fit properly. That means starting out in a rear-facing restraint before moving up to a forward-facing restraint and then a booster seat.

### **LATCH**

Consult your owner's manual to see if your vehicle has LATCH (Lower Anchors and Tethers for Children). The system makes it easier to attach child restraints securely. Another option is to use a safety belt to secure the child seat. If done correctly, either installation is safe. LATCH weight limits vary, so be sure to check your vehicle and child restraint manual for details.

### **Supervise Kids In and Around Cars**

Before backing out of your driveway or parking spot, **make sure you have full view of any nearby children.** It is a good idea to



roll down windows to help hear them, too. Young kids are most at risk of being killed in backover crashes it is hard to spot them when they are close to the vehicle. This is especially true if you drive a high-riding pickup or SUV.

On the road, make sure kids don't remove their safety belts or unhook their child seat harness. Make a rule that the vehicle doesn't move unless everyone is bucked up and sitting upright.

**Power windows can be dangerous.** Sometimes kids unintentionally trigger a power window, trapping hands, fingers, arms or even a child's head. Many times injuries or deaths happen because children were left unsupervised. **Children should never be left alone in a vehicle, not even for a minute.**

**Heatstroke is a serious risk. A child can quickly die in a closed car, even in cool weather.** The temperature in your car can rise nearly 20 degrees Fahrenheit within the first 10 minutes, NHTSA says. Although many cases of heatstroke involve a parent or caregiver who forgets a child in the back seat, oftentimes, children get into unlocked vehicles themselves. Check the back seat every time you park your car and keep doors locked so children can't climb into cars to play.

### **Pick a Crashworthy Vehicle**

Vehicle size and weight matter. So do crash avoidance features and crashworthiness ratings. Smaller, lighter vehicles generally offer less protection than larger, heavier ones.

## Daylight Saving Time Begins on March 8

Spring is almost here!

That means it's almost time to "spring forward" and set your clocks ahead one hour.

Daylight Saving Time begins on Sunday, March 8 at 2 a.m. Set yourself a reminder to change your clocks before you go to bed on Saturday.

While you're at it, change the batteries in your smoke detectors, too!



# 2015 Referral Contest

You Choose!



**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:**

- For each referral you send, you will automatically receive a \$10 Wawa Gift Card!
- You are also automatically entered in the monthly drawing for YOUR CHOICE of 1 of 3 prizes:



Apple iPad Mini

OR



\$150 American Express Gift Card

OR



GoPro HERO3: White Edition Camera

NEW PRIZES!!

- Plus, for each referral we receive, we'll donate \$5 in Your Name to United Way of Ocean County.

**Meet the latest winner:**

Geri presents the first winner of our brand-new contest, Rocco Natalicchio, with an Apple iPad Mini!

**Your friends will thank you:**

Referring us to your friends and family members means you're helping them too. We will compare insurance prices and look for potential coverage gaps to ensure they have the best protection at the lowest possible price.



For program rules and disclaimers, visit our website: [www.hauswirthinsurance.com/refer](http://www.hauswirthinsurance.com/refer)

- Thank You for Your January & February Referrals!
- Amy Cappetta
  - Benjamin Shaw
  - Charlie Bowden
  - Christine Thom
  - David Bartoshek
  - Erin LaMore
  - Floyd Springer
  - John Tengowski
  - John Wills
  - Karen Vonschondorf
  - Kevin Flynn
  - Nancy D'Andrea
  - Rocco Natalicchio
  - Stephen & Dale Scharaldi
  - John Bottigliero
  - Greg Fevola
  - Thomas Finnegan
  - John Marotta
  - Robert Skora
  - Chris Jensen
  - Tammy Somoracki
  - Jerry Zarra
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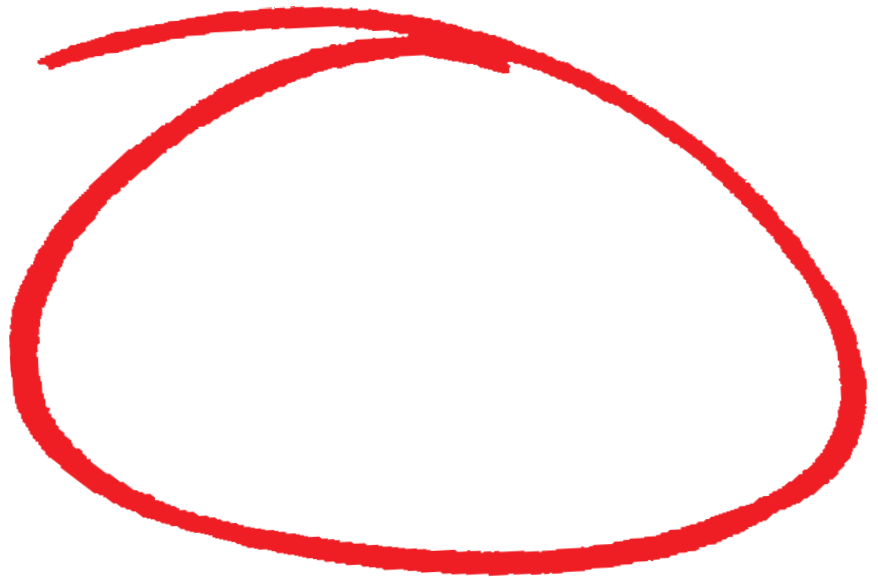
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“When we were referred to Hauswirth & Sons we weren't sure what to expect. But our agent Isabel Dasti was wonderful. She was extremely knowledgeable, efficient, and professional. Hauswirth & Sons had the most competitive prices and the best service. I would definitely recommend the company to all my friends, relatives, and associates. I feel we got the best rates on our homeowners policy. Thanks Isabel! And thanks Hauswirth & Sons, we give you two thumbs up!!”

~The Kenney Family



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## The Hauswirth Report

“Luck is what happens when preparation meets opportunity.” ~ Seneca



### Our January Winner

Congratulations to Ashley Cooney!  
Unfortunately, Ashley wasn't able to make it to the office for a picture, so we sent her the wine in the mail!

### January's Trivia Answer:

Some winning good luck foods: Greens, pork, noodles, fruit, beans, or fish!

## A Not-So-Trivial Pursuit

We're trying our best to stump you in 2015!

This month, in the spirit of St. Patrick's Day, we have a holiday-themed question for you!

It's easy—simply send your answer to the question listed below to our new Trivia Coordinator, Jill Faccone. There are 5 easy ways to send your answer:

1. Email [jillfaccone@worldins.net](mailto:jillfaccone@worldins.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 does “Erin go Bragh” mean?**