



THE HAUSWIRTH REPORT

Time for a Check-up!

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Quotes of the Month:

"Every time you smile at someone, it is an action of love, a gift to that person, a beautiful thing."
~ Mother Teresa

"You give but little when you give your possessions. It is when you give of yourself that you truly give."
~Kahlil Gibran

Local News:

Our office has transformed into Santa's Toy Shop! Stop by during normal business hours to drop off a toy for the Lacey Food Bank Kids' Christmas Program and help make a child's Christmas morning something truly special.

The end of fall is a great time to give your home the check-up it truly needs before the winter weather really hits!

Now that the dog-days of summer are long gone, it's time to turn our attention to the inside of our homes and prepare for "old man winter." Before I bring out the crock pots and start cooking up some Hauswirth Soups and Stews, I have to give the house a really good check-up.

Nothing is worse than waking up in the early AM and realizing that you are chilled to the bone since your furnace went belly-up at 1AM. Whether it is hot water heated, oil fired, or hot air, they all need a little attention this time of the year. Many companies around the area will give you a great price to do a maintenance check of your system, especially the folks at NJ Natural Gas. If you have air filters, change them often as it will reduce your heating costs and improve your breathing.

Outside air conditioning compressors—They will last longer if you cover them up with a solid plastic cover to keep out leaves and dirt as well as rain and snow.

Pool equipment—The portable stuff should be packed away in the shed or garage by now, but don't forget to also cover the filter and pool heater. It will extend the life of the units.

The garden—We had an outstanding garden of vegetables this year with basil, parsley, egg-plant, and tomatoes. Now, the debris should all be removed, bagged, and brought to a compost pile or to a recycling plant. Margareth and I will then grab our 5 gallon pails and top off the raised beds with some fresh compost from the Lacey Recycling Center. It adds more nutrients to the soil and will make my beds that much better in the early spring when I plant

the spinach and lettuce. Garden tools should be cleaned off and sprayed with WD-40 before being put away. Several of my garden tools are my dad's hand-me-downs from the 1940s and still in use today.

Water hoses—There is no bigger mistake than leaving your garden hose connected to a water spigot, fully charged, when the temperature falls below freezing. It finally becomes apparent that the 30,000 or so gallons of water in your backyard is not rain water, but city water from the busted garden hose!

The attic—It's the time of year when Mr. and Mrs. Raccoon want to build their love nest, and nothing is more comfortable than fiberglass insulation. A visual examination of the entries into your attic will alert you if any of these critters are trying to get inside and nest. When you see the vinyl soffit on gable end vents ripped open, it is likely that you have unwanted guests. We have successfully used have-a-heart traps to remove raccoons and the like.

Smoke alarms—Now that the clocks have been turned back, it's a good time to change the battery in your smoke detector. See the memo on the back cover on how to get a free battery from my buddy Bob at Square Deal Hardware.

Washing machine hoses—When these little fellows burst, the damage is unbelievable. Take a peek at how they look. Are they loose or cracked? The coupon on the back of this newsletter is good for one free pair of washing machine hoses. If you're one of the first 50 of our clients to bring this coupon to Square Deal, it's on me!

Now, if you'll excuse me, I have to go make a pot of Pasta Fagioli!



Buying a New Car? Call Your Agent!

Car shopping is an exciting time. You can't wait to drive off the lot in your new vehicle and enjoy that new car smell! The car dealer assured you that he would contact your insurance agent and not to worry, so you think your work is done. After all, you signed all the paperwork and got the keys, right? Unfortunately, you can't rely on the car salesman to add your new vehicle to your insurance policy.

We have received many calls from customers who bought a new car and contacted us because they hadn't received their new ID cards yet. They are shocked when we tell them that we have no information about their new car. It turned out that the dealer never contacted us and their car was never added to the policy.

It is so important that you contact your agent directly to make sure they have all the correct information. In addition to making sure your new vehicle is added, you may also have traded in a vehicle that needs to be removed from your policy. Plus, if you are now financing or leasing a new car, you may need to change your coverage limits.

Your agent will also confirm with you the drivers on your policy and who drives which car. This is all information that your car salesman wouldn't know to tell your agent, and some newer salesmen aren't even sure what they need to do when it comes to adding a car to an insurance policy.



Even if you trust your salesman to contact your insurance agent, there is no harm in following-up to make sure all the information was conveyed correctly. This is also a good time for us to verify phone numbers and email addresses so we can reach you in the event of an emergency. We can also review your coverage to make sure you are getting all the applicable discounts you deserve.

Thinking of buying a new car this holiday season? Don't hesitate to give us a call! We have 24/7 phone service so you can get the ball rolling even if it is not normal business hours.

You can also notify us of changes via our website, www.hauswirthinsurance.com. Whether it's to add a new car, remove a car, change your limits or deductibles, or something else, we will contact you within one business day to process your change. We are here for you!

Quick Tips to Prevent Frozen Pipes

To avoid frozen pipes, wrap pipes that are at risk in insulated heat tape and keep the building heat at an adequate level throughout the winter. If you have a power loss, however, you'll lose heat, too, so if you're away from home more than a day or two, arrange for someone to check on things. It's also a good idea to open cabinet doors to circulate warm air to pipes on outside walls.

Also, if you'll be away for an extended period of time, drain your pipes. If you're going to be out of the home for even a short time, shut off the water supply. That way, if pipes do burst, the only water that will be released into the house will be what's in the pipes. Water won't continue to pump into the home, as often happens when pipes burst. If pipes freeze and burst, turn off the water supply before the house warms and the water in the pipes thaws, flooding the home.

For snow and ice buildup, use a long handled snow puller to pull the snow from the roof back just a few feet from the edge of the eaves before ice has a chance to form. By simply removing the snow along the edge of the roof, you will give melting water a chance to drain from the eaves and prevent the formation of ice dams that may damage your roof. Do not get on the roof to remove snow buildup. This is dangerous and you could easily damage the roofing material, resulting in leaks when it rains.

2013 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 an Apple iPad 2!
3. For each referral we receive, we'll donate \$5 in Your Name to the Lacey Township Food Bank!



Meet the latest winner:

Congratulations Carmella Calatoni!

Keep sending us those referrals for your chance to win! (The more you send, the more chances you have!)



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 November Referrals!

Angie Williams



Carmella Calatoni

Christian Treney

Christine Bogurski

Craig & Laura Smith

Dallas Jordan

Jason Pavao

Josh Blair

Katie Golini

Lisa Monbleau

Michael Albruzzese

Michael Rooney

Michael Stern

Michelle Ruppert

Monice Loff

Nancy Linnell

Nancy Marrano

Neil Robinson

Rich Short

Steve Talarico

Sue Sender

Tina Wetter

Tom & Sue Crozier

Toula Rosebrock



Hauswirth & Sons

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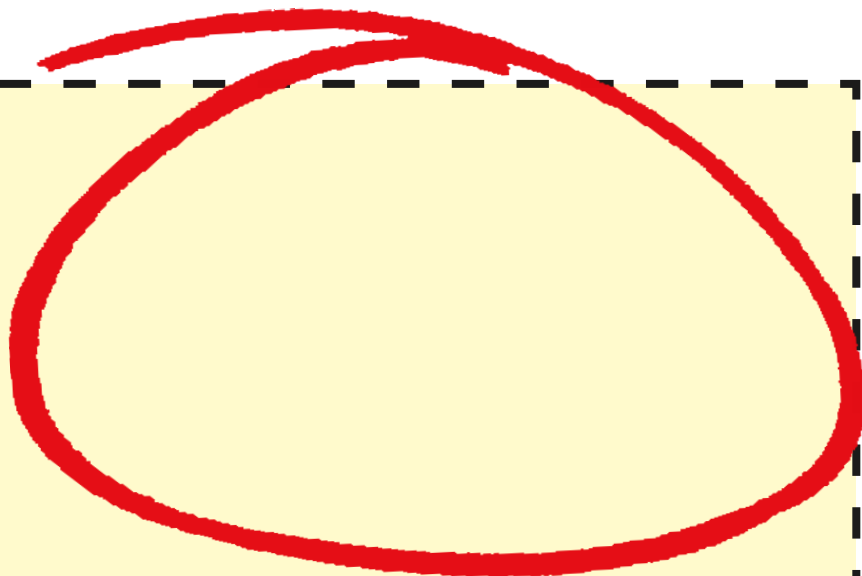
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Good for One (1) Free Pair of Washing Machine Hoses!

At Square Deal Hardware in Forked River

**Only the first 50 coupons will be accepted*



*"Geri was very helpful and had a very pleasant attitude. I was happy that I chose this company to do business with, felt secure."
~ Steve S. of Toms River, NJ*

The Hauswirth Report

"A friend is a gift you give yourself." - Robert Louis Stevenson



November's Winner

Congratulations Mary Lou Roskey!

Our very own Kacie Lipman (left) presents Mary Lou (right) with a complementary bottle of Hauswirth Cellars Wine. You could be next—Just send us your answer before the end of the month!

Last Months Trivia Answer:

The epic Greek poem that tells of Odysseus and his journey home after the fall of Troy is *The Odyssey*.

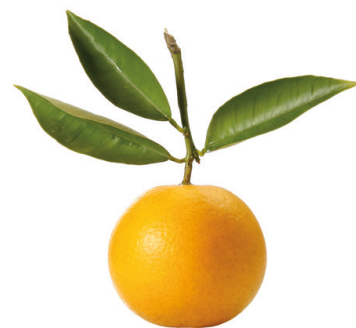
A Not-So-Trivial Pursuit

We're trying our best to stump you in 2013!

Test your knowledge with this month's trivia contest!

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
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)



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 free pizza at Via Napoli Pizzeria in Forked River. Good luck!

Q: What variety of tea is flavored by the Bergamot orange?