

THE HAUSWIRTH REPORT

Happy - Giving Thanks!

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Holiday Travel Statistics:

About 91% of all long-distance holiday travel is by personal vehicle. Only 6% of holiday travel is by air.

Thanksgiving Day is the most dangerous day of the year to travel, with an average of over 500 people killed in traffic accidents that day.

The Wednesday before Thanksgiving is the busiest travel day of Thanksgiving weekend, with 45% of travelers on the road that day.

Source: US Dept. of Transportation, AAA

...And nothing is a happier thought in my mind than giving thanks.

This January will start the beginning of our 24th year in the ownership of our agency. We have grown from the two of us (Margareth and I) to a total of 10 employees and over 5,000 customers!

Our ever expanding family (at home and in our office), now encompasses children in elementary, high school and college, plus young adults in the cold, cruel adult world, two daughter-in-laws, and one magnificent granddaughter! Our third son, Steven Richard Hauswirth, will wed the girl of his dreams, Danae, this February in Killington, Vermont. Not my idea of a wedding destination, but one they want very much. Plus, I have been assured there are heated bedrooms and indoor plumbing. The matter of adult beverages is still in question, so my goal will be to bring along a nice-sized flask.

As we approach our 24th year, we also look back and give thanks to the insurance companies we work with that helped us and our customers get through the Hurricane Sandy crisis a year ago. We never thought we would recover to where we are today with just about all the 1,800+ claims being settled by our carriers. Not everyone is 100% pleased with their settlements, and the National Flood Insurance Program is still in a state of transition, but things will eventually get better as time moves forward.

Our employees, too, have been there for us this past year. We've seen them endure some serious times in their lives, and they have stepped up to deal with that crazy thing called "life" while still managing to show up here, be compassionate with our clients, and help solve their problems. For all of them we are also very grateful.

One major part of our lives over the past few years has been our affiliation with the Lacey Food Bank. We have been what they call an "esteemed sponsor" this year, and I have also been appointed a Trustee to the Food Bank. We give them \$5.00 for every new business referral we receive here at the office. However, Instead of just giving them money, we supply them with whatever they need, such as: peanut butter and jelly, tuna fish, mayonnaise, tomato sauce, etc.



Their stated mission is: **"No one in Lacey Township should ever**

go to bed hungry." We ask our clients and friends to keep them in your thoughts this holiday season with a gift of food, a gift card, or (as we get close to Christmas) a gift of clothing or a new toy. While the Food Bank serves the food needs for about 250 families, they also help close to 300 children.

This year, like many other years, we give thanks for the many blessings we have received, but none more important than family, friends, and the customers we serve!!!!

Rich

Prepare Your Teen To Hit the Road

The Insurance Institute for Highway Safety reports teens have the highest crash rate of any group in the United States. Young licensed drivers (ages 15-24) account for the highest fatality rates as well.

Alarming, isn't it? Fortunately, there are some things you can do as a parent to help your teen driver slow the transition to the road, which will provide more time for learning and maturity.

Encourage Awareness of Traffic Safety

- ✓ Talk to teens and pre-teens about driving etiquette while they're driving with you. Set an example of safe-driving practices—wear your seat belt, obey the traffic signs, refrain from using hand-held devices (i.e., cell phones, etc.), and don't speed.
- ✓ On the road, emphasize the importance of being aware of vehicles and hazards and leaving an adequate safety margin around the car.

Reward Developing Skills & Good Judgment

- ✓ Limit night driving until your teen has more experience behind the wheel. Most teen drivers' nighttime crashes occur from 9 p.m. to midnight, so driving much later than 9 p.m. should be limited.
- ✓ Require permission for your teen to carry passengers (especially other teens) and restrict the number of people in the car (even if it is legal to have more).

Set & Enforce Important Rules

- ✓ Negotiate an agreement regarding responsibilities for gas, insurance, upkeep costs, and maintenance. Be sure your young driver understands the responsibility of paying all traffic and parking tickets and any resulting increase in insurance premium.
- ✓ Enforce zero tolerance for alcohol use, yet make sure your teen knows that any situation in which alcohol use has made it unsafe to drive requires a call for a safe ride home.

- ✓ Enforce zero tolerance for all cell phone use—especially texting.
- ✓ Make sure your teen understands the importance of using seat belts. Insist upon full safety belt use for everyone in the car at all times. It's the law!



Lower Your Auto Insurance Rates

Automobile rates tend to be higher for drivers under age 25 because as a group, they are involved in more crashes than people of other ages. As your insurance agent, it is our job to see that you get the best coverage at the best price. Check with us to see if your auto insurance company offers any of the following discounts:

- ✓ **Driving the family car**—Rates usually are higher for young people who own their own cars than for those who drive family cars.
- ✓ **Good student discounts**—Full-time students age 16-25 who are in the upper 20 percent of their class, maintain a B average, and/or make the honor roll or dean's list may be eligible for discounts.
- ✓ **Driver-training discounts**—Discounts may be available for drivers under 21 who have completed an approved driver-training course. Some companies give discounts to individuals who complete "defensive" driving classes as well.
- ✓ **Resident student discounts**—Families with a young driver without custody of a car who resides at college more than 100 miles from home may receive discounts.

Remember, you may also elect to take on a higher deductible for collision coverage, which will lower the premium. Or, if you have an older car, you may wish to drop the collision coverage. Be sure to contact us at 609-693-3123 when you are ready to add your teen driver to your auto policy or if you have any questions about the possible discounts.

Are You Still Waiting to Save \$\$ On Your Car Insurance?

A few months ago we sent out a letter to customers who currently have their homeowners insurance with us, but not their auto. The response was fantastic! We received 36 completed quote request forms and were able to save more than half of them hundreds of dollars on their auto insurance!

Now It's Your Turn!

Have you returned your quote sheet yet? If not, there's still time! Even if your auto policy has already renewed, we can make switching painless and we will do all the work for you.

To get started, send us that quote sheet! If you don't have one or can't find it, give us a call and we'll send you one. Or, you can visit our website and fill out a quote request form online.

Don't wait any longer to start saving money on your car insurance—We're beating the competition every day!

We Beat the Competition

Allstate.....	6 times
Liberty Mutual	5 times
21st Century.....	4 times
Geico	2 times
NJM.....	3 times

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 John Tengowski!

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 October Referrals!

Cathy Castillo
 Deb Himber
 Fiona Barone
 Jo Ann Norton
 Josh Blair
 Muriel Mueller
 Renee Gurgacz
 Robert Rotonde
 Steve Castle
 Sue Sendner
 Susan LoPresti
 Terry Robinson
 Wayne Carbone



Hauswirth & Sons

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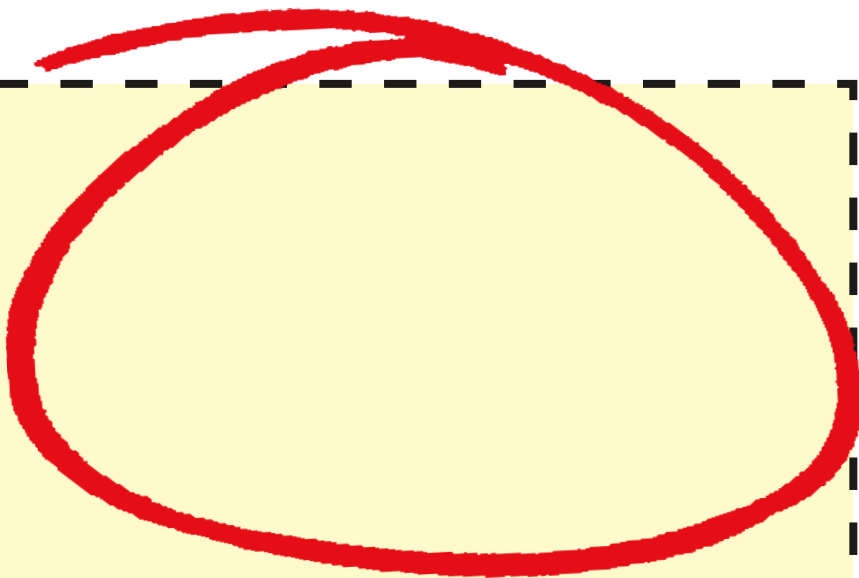
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Good for One (1) Free Pair of Washing Machine Hoses!

At Square Deal Hardware in Forked River

**Only the first 50 coupons will be accepted*



"From the first moment we called your office we knew we were in good hands. Geri was amazing. She took care of us as if we were her one and only customer. OK -- and she saved us money also! You have a great staff and we would highly recommend your business to anyone looking for great prices and great people." ~ Margaret N. of Forked River, NJ

The Hauswirth Report

"The informality of family life is a blessed condition that allows us to become our best while looking our worst" - Marge Kennedy



October's Winner

Congratulations Chris Dawson!

Chris received a complementary bottle of Hauswirth Cellars Wine, and you could be next! Just send us your answer before the end of the month!

Last Months Trivia Answer:

Due to the different interpretations of the question and the various answers received, we accepted all answers!

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 4 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 epic Greek poem tells of Odysseus and his journey home after the fall of Troy?