

# THE HAUSWIRTH REPORT

## Baby, it's COLD Outside!!

The thermometer read SEVEN degrees in Forked River today! I remember when we moved here in 1974, the Realtors all told us that it didn't snow in Ocean County!? But then again, we didn't have floods either...

The program is designed for small contractors whose work includes mowing, fertilizing, dethatching, aerating, and light planting of shrubs as well as maintenance of landscaped grounds.

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### Quotes of the Month:

"It's a strange world of language in which skating on thin ice can get you into hot water."

~ Franklin P. Jones

"A good friend is someone who thinks that you are a good egg even though he knows that you are slightly cracked."

~ Bernard Meltzer

### Quick Tip:

Put an amount of money equal to what you spend on impulse purchases in a jar each month. Use that money to fund your fun purchases the following month. An easy trick to watch your spending!

I wonder if this cold weather is preparing Rich and me for our upcoming journey to Rutland, Vermont in a few weeks for our son Steven's winter wedding.

To those of you who know Steve and Danae, it will come as no surprise that the wedding cake topper will be a skiing groom with his snowboarding bride.

When we return, Rich will be placing his Burpee seed order and dreaming of Spring!

Fortunately, winter does lead to spring with an annual rebirth of construction opportunities. We would like to give a special shout out to our contractor clients: If you are now in your "winter mode," this is the perfect time to review and discuss your coverage for the upcoming year!

**\* We have a new, very competitively priced insurance product to meet all the needs of Lawn Care Specialists.**



Endorsements can be added for incidental herbicide-pesticide application and incidental (residential) snow plowing.

Whether you are just starting your lawn maintenance business, or in the process of renewing your contracts with your clients, check with Maria at 609-693-3123 for a quote.

This program is also available for electricians, glaziers (no auto), fencing, painting, carpet installation, HVAC and plumbing contractors. Companion discounts are available if the package is written with a commercial auto.

Not a contractor? Pass on our newsletter to a friend and suggest they give us a call! We will be sure to enter you into our referral contest (see page 3).

Think Spring!!

~ Margareth

# How to Prevent a Frozen Water Pipe!

Many of us started the New Year with a new weather-related term called an “Arctic Vortex!”

In any language you choose, the weather became unbearably COLD!

Along with the sub-freezing temperatures and the gale-force winds came the inevitable freezing of water pipes.

Once the weather warmed up, some of these water pipes began to thaw and the resulting water damage caused thousands of dollars in damage. While most of the resulting damage is covered by your home insurance, the inconvenience is unbelievable.

The long-range forecasts are still calling for below-average temperatures for the East Coast into February. We would like to suggest some recommendations to prevent extensive damage moving forward:

If the temperatures are dropping below freezing, **open the doors below the sinks in your home**, especially if the water lines to your kitchen and/or bathroom are on an outside wall. This alone will bring the room temperature higher and reduce the chance of a pipe-burst.

**Leave the water on a small trickle** until outside temperatures increase.



**Check the water lines in an unheated crawl space or basement.** If you have access to them, inexpensive pipe wrap is available at your local hardware store or plumbing supply shop.

Some water lines may be located in your attic. If that’s the case, try purchasing some UL-listed “heating cable” that provides heat to these exposed pipes.

Is this a seasonal home that you don’t get to very often? Why not **drain your water supply lines** until Spring rolls around? While you’re at it, **drain the old well pump** that you still have in the crawl space.

Above all, **keep the inside home temperature above 55°F** if you are not at home!



## First Aid on the Road

Just as no home should be without a good first aid kit, no car should be without one either. Whether you are planning a long road trip, or just use your car for trips close to home, you never know when you may encounter an emergency situation. Plus, when you are away from home it may be difficult to find any first aid supplies nearby. So, what should be in your car’s first aid kit? Here is a list to get you started:

*Sterile adhesive bandages in assorted sizes | Safety pins | Antiseptic wipes or cream | Cotton balls | Sterile gauze pads | Antibiotic cream | Hydrocortisone cream | Stretch bandages | Scissors | Tweezers | Needle | Thermometer | Petroleum jelly | Burn cream | Latex gloves | Instant cold packs | Non-prescription drugs (pain relievers, allergy medication, antacid, motion sickness medication, etc.) | Insect repellent | Sunscreen | Bottle of water | List of emergency phone numbers | Medical history, in case of an emergency*

Once you have assembled your auto’s first aid kit, keep it in an accessible place. Generally, you should place it in the passenger compartment of your car, in a place like the glove compartment, or between the front seats. Mark it with a large red cross so anyone looking in your car for supplies will know what your bag contains. Do not place your first aid kit in the trunk of your car, as it would be inaccessible in the event of a rear-end collision.

Every few months, review the contents of your first aid kit. Replace any supplies that were used and discard any medication that has expired.

# 2014 Referral Contest

Just Keep Talking!



## Thank You for Your January Referrals!

Ann Van Zutphen

Armando Bojaca

Carmella Lerro

Colleen Fitzgerald

Debbie Cardullo

Donna Coronato

Ed Gerlacki

Greg Fevola

Joe Engrassia

John Bottigliero

Joseph Piwowarski

Josh Blair

Lisa Zarra

Lorraine Green

Lynne Chevres-Smith

Mark Mallon

Mike Costello

Mike Delucca

Paul Cilento

Russ Clerkos

Toula Rosebrock



### 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 a Kindle Fire HD 8.9" Tablet!
3. For each referral we receive, we'll donate \$5 in Your Name to the Lacey Township Food Bank!



### Meet the latest winner:

Meet our new Director of First Impressions, Kim Tretola! Kim (right) presents our first Kindle Fire HD 8.9" tablet to winner Debbie Cardullo (left).

Congratulations Debbie!



### 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.



# Hauswirth & Sons

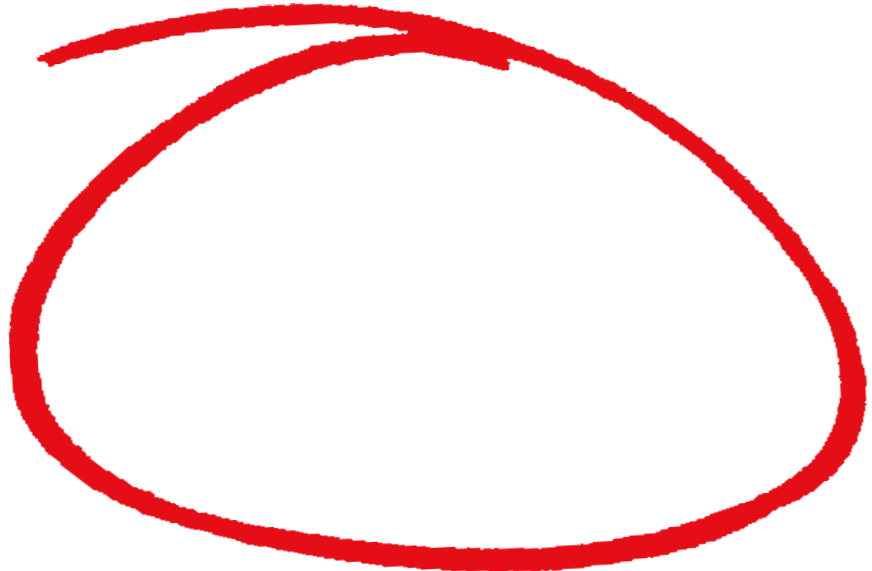
INSURANCE CONSULTANTS

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PERMIT NO. 94



In appreciation of our "Thanks-a-Million" dollar bills, Marie Hische brought us a million-dollar blanket! If only it were real...



*"I was referred to Geri for homeowners insurance and I was able to save over \$400 on a new policy. They were very nice to deal with and prompt in getting back to me with a quote."*  
~ Frank S. | Waretown, NJ

## The Hauswirth Report

*"One of the keys to happiness is a bad memory."* - Rita Mae Brown



### January's Winner

Congratulations Kathleen Locandro (left)!

Kathleen received a complimentary 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:

The winning team receives either 70 or 150 rings. We accepted both answers!

## A Not-So-Trivial Pursuit

*We're trying our best to stump you in 2014!*

March is National Noodle Month—test how much you know about pasta 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](mailto: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](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 free pizza at Via Napoli Pizzeria in Forked River. Good luck!

**Q: Which popular comic strip character loves lasagna?**

