

THE HAUSWIRTH REPORT

April Showers, May Flowers, and WEDDINGS!



We are happy to report that our own Kacie Lipman married Matt Augustine a few weeks ago, just after our Jennifer Doeren married Dan D'Agostino. We wish them all health and happiness!!!!

teeing your long term insurability. **Once an application for life insurance is issued it cannot be terminated if a person's health declines.** Many term policies can be written for 30 years with the same level premium.

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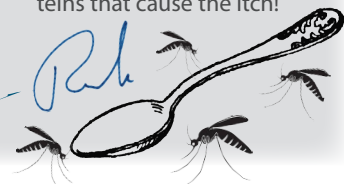
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Rich's Tip of the Month:

I love summer, but I hate all the bug bites! In my desperation I searched the internet for something to soothe those itchy bites and came across something that really works! (It's really easy, too.)

All you have to do is heat up a metal spoon under hot tap water for a minute or so, then press it directly against the bite. You hold it there for a few minutes and it takes the itch away! It doesn't come back either.

Apparently, the heat from the spoon kills the insect proteins that cause the itch!



So this month we want to talk about changes that happen in our lives and important issues we need to think about when major life events occur. The first thing that comes to mind is insuring your possessions and buying personal liability. Many newlyweds rent before they buy their first home. A renters insurance policy is affordable and covers your possessions as well as liability. A true homeowners policy covers all this plus the home itself. **Don't think that the landlord's insurance will cover you. It doesn't!**

The Exchanging of Rings

Some forty years ago, Margareth's engagement ring was some \$850. Today, it's worth a lot more. Your home insurance has

a small amount of coverage for jewelry and will not automatically cover it for theft. Any high value jewelry should be appraised then added to your homeowner or tenant homeowner insurance policy. The cost is small and the coverage is worldwide.

Auto Insurance for Newlyweds

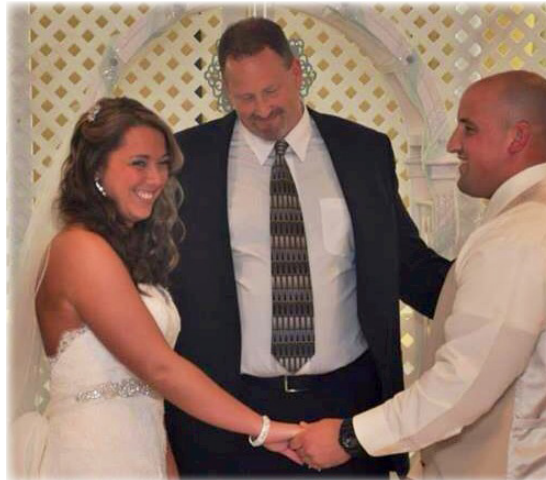
Here is where getting married will save you some money! In the eyes of the law, a married couple is considered one ownership for the purpose of auto insurance. So adding two cars to one policy of a married couple will automatically give you a multi-car discount. Add to that your home insurance policy and many of our fine carriers will then give you a package (home-auto) discount.

The All Important Decision to Buy Life Insurance!

To a newlywed or younger couple, life insurance is the last item you want to think about (or worse, to pay for). But as we also explained to our own children, buying it while you are young and in good health is guaran-

The Next Generation!!!

You might think that means children, but that's not always the case. In my family, two out of my three children have opted for a dog (or dogs in Mike & Erin's House). They are fun and they are cuddly and they become attached to you... and then every once in a while they bite someone. Statistics by our carriers show that some breeds of dog are more prone to cause a dog bite claim than others, hence a list has evolved by most all insurance companies. In short, **call us with what breed you are looking into adopting before you do it.** Otherwise, be prepared to spend a LOT more money for your home insurance.



The Home Search

So you decide on buying a home; you have found a good Realtor to work with and you have been pre-qualified for a mortgage. What's next? **Come see a member of our Protection Team to give you our advice on what to look for in a home purchase.**

Since new homes are hard to come by, you will likely be looking at a re-sale. The older and more outdated a home, the greater the chances we will not be able to give you discounts. We will be more than happy to give you our time and our experience on what items to look for and what to shy away from in finding your first home.

The Research Center

Check out our web site at www.hauswirthinsurance.com and click on the "Research Center" for more real life situations which can help you through this journey called "life" and help you protect yourself, you family, and your possessions.

Richard

Did You Refinance?

Have you taken advantage of low interest rates and refinanced your mortgage? If so, it's important that you let us know, especially if your homeowners insurance and/or flood insurance is escrowed (the bank is responsible for paying the premium).

Why? Well, if your insurance company doesn't know that your mortgage company changed, they will not send the bill to the right place and your renewal will not get paid. This could cause a lapse in coverage and a headache for you.

Don't spend your summer making phone calls and worrying about your insurance coverage, call or fax us when your bank changes so we can update your policy accordingly!



RICH'S *TOP SECRET* **BBQ RECIPE**

Shhhh.... don't tell Rich that we gave out his top secret homemade BBQ sauce recipe!

- ½ cup Heinz chili sauce
- 2 tablespoons butter
- ½ cup honey
- 2 garlic cloves, minced
- ½ cup brown sugar
- 2 tablespoons Worcestershire Sauce
- ½ cup molasses
- 1 teaspoon cumin
- 1 tablespoon paprika

Add all ingredients in a sauce pan and simmer on low for 20 minutes. Then, enjoy on ribs or chicken on the grill!

IMPORTANT: Update to Our VIP Club!

If you have more than one policy with us, you are familiar with the Hauswirth VIP Club! As an automatic member, you are entitled to a special gift from us on your birthday. For many years this gift has been a free, plain pizza. While many of you have loved getting that free pizza coupon in the mail, we would like to change things up a bit.

Starting in June, we will be giving away a free, one-night Redbox movie rental instead of a free pizza. Don't worry, if you have free pizza coupons hanging around you can still use them. Via Napoli in Forked River will accept the old pizza coupons until X.

We apologize for any inconvenience this may cause, but hope that you will enjoy a movie night on us just as much as you enjoyed the free pizza! As a bonus, you can trade in your pizza coupon for a Redbox coupon. Have more than one pizza coupon lying around? We will give you an even trade! Simply stop by our office or mail us your pizza coupons and we will send you a corresponding number of Redbox coupon codes.

Only have one policy with us? Give us a call at 609-693-3123 to see if we can save you some money by bundling your home and auto! If we write a second policy for you, you will join the VIP Club!

2014 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 a Kindle Fire HD 8.9" Tablet!
3. For each referral we receive, we'll donate \$5 in Your Name to United Way of Ocean County.

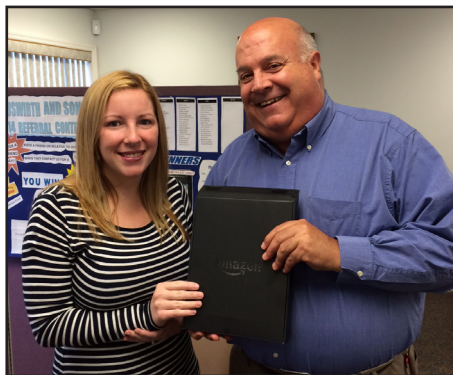


Meet the latest winner:

Congratulations to our May winner, Kaitlyn Herbst!

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 May Referrals!

Angela Previte

Colleen Fitzgerald

Deb Hember

Donald Brennan

Ed Greco

Ed Tompkins

Fiona Barone

Jack Nosti

James Herbst, Sr.

Janet Beucler

Jim Murray

Kaitlyn Herbst

Lori Marcella

Miguel Montalvo

Nicole Pagnoli

Pam Biele

Robert Anstatt

Steve Smanski

Hauswirth & Sons

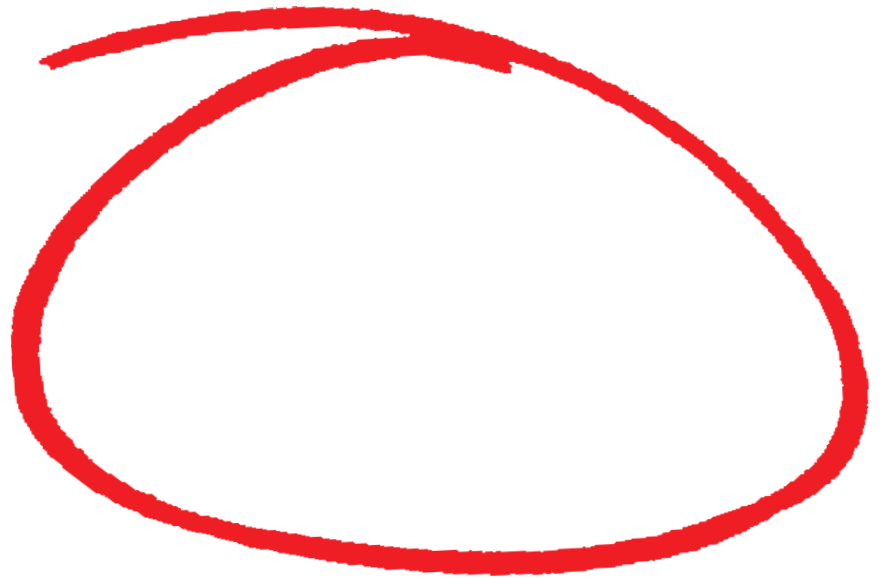
INSURANCE CONSULTANTS

332 Route 9 | Forked River, NJ 08731
www.hauswirthinsurance.com
609-693-3123 | 877-329-3261

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The school year is almost over!! Our thanks to all the educators who gave their ALL to the students this past school year. You folks make a difference!!



"We have lived in Forked River for 7 years and were previously insured with another carrier since purchasing our home. Your agency and staff have proven to be an excellent choice for our insurance requirements and we expect to do more business in the future with Hauswirth & Sons."
~ Patrick & Maureen B. | Forked River, NJ

The Hauswirth Report

"The pessimist sees difficulty in every opportunity. The optimist sees the opportunity in every difficulty." ~ Winston Churchill



May's Winner

Congratulations Walter Gretschel!

Kim presented Walter with a free bottle of Hauswirth Cellars Wine, and you could be next! Just send us your answer before the end of the month!

May's Trivia Answer:

Florence Henderson played Carol Brady on "The Brady Bunch."

A Not-So-Trivial Pursuit

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

In the spirit of Father's Day, test your knowledge with this month's trivia question about a famous father!

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 coupon code for a one-night Redbox movie rental. Good luck!

Q: In Harper Lee's "To Kill a Mockingbird," what is the name of Atticus Finch's daughter?

