

THE HAUSWIRTH REPORT

It's a Matter of Trust

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By the Numbers- Hurricanes

Since 1950, when hurricanes were first given official names, 80 names have been retired because the impact of those specific storms were particularly deadly or costly.

The year 2005 had the most named storms in the Atlantic hurricane region with 28 storms appearing before the end of the year.

Hurricane Katrina was the costliest hurricane in U.S. history, with over \$108 billion in damages.

The official Atlantic United States hurricane season lasts 183 days, from June 1st to November 30th.

This year, 2015, marks our 25th year as owners/managers of Hauswirth & Sons Insurance. I began in this business a decade before that; Margareth started in 1976. Suffice it to say we have come a long way in knowing how to treat people and knowing when to walk that extra mile to help a customer.

So forgive me when I just don't understand when some folks tell me they called a 1-800 phone number to save a few dollars on a policy from an unknown person who works for an unknown carrier who is making a shallow promise. It doesn't make sense.

In my world, "trust" is huge. I trust that when I go out to a restaurant, I'm going to be served food that was prepared properly and safely. I trust that when I go to a grocery store that my vegetables and meats are fresh and if I order a product on-line it will show up as ordered. Our customers have come to rely on us that when we say we will do something, it will get done. Period!

I'm fascinated when told that a client or prospect was able to get an auto quote on-line in only a few minutes with just about no questions being asked. Yet time after time, I hear stories on how after three quick questions the direct writers or "The Lizard" can give an accurate auto quote. Fast forward 4 weeks later and the same folks are back here telling me that the on-line company is increasing the premium as they "discovered" a long forgotten item on a driving abstract or there was a bait and switch and the direct writer provided lower limits at a higher cost.

We don't decide whether we are your trusted advisor. You, the client make that determination. All we can do, is make sure we carry on in this business in a way that influences how you view us:

- We value our relationship with our clients more than a sales transaction.
- We focus on providing value to our customers by understanding their needs and exceeding

their expectations at all points of contact.

- We will continue to strive to be your "Trusted Advisor".

Recently, we have partnered with an on-line service called CSR24 which will give our clients access to their policy information through our website www.hauswirthinsurance.com There you can request policy changes, review current coverage or request an auto ID card from the comfort of your home. We want you to have as many ways to keep in touch with us as possible.



The Account Review

We would like to ask all of our customers to review the enclosed account review and, if you would, please take a few minutes to send it back to us. You can e-mail it to Margareth (marg@hauswirth.net) fax it to our office or place it in the enclosed return envelope.

As your "Trusted Advisor" we need to ask what is important to you so we can understand your needs:

- Flood insurance is more important than ever, and much more complicated! Can we help you find affordable coverage?
- Excess Liability (Umbrella Coverage) is not only inexpensive but can give you an added layer of protection in a lawsuit-friendly society!
- Did you acquire any additional jewelry that you'd want to insure against theft?
- Have you added an addition to your home that may increase the cost of the home?
- Our Business Questionnaire: Have you made any changes to your firm that we should be aware of?

Our goal still remains that we want to help you manage those things in life that matter to you.

Richard

5 Summer Lightning Myths

During the summer, thunderstorms can not only bring rain, but thunder and lightning. To protect yourself from dangerous lightning, keep these common myths in mind next time you see a storm brewing.

1. Lightning never strikes twice.

Many locations and objects get hit by lightning several times every year. These include tall buildings like Chicago's Sears Tower and the Empire State Building in New York. There are also locations, such as mountain peaks, that will receive many lightning strikes each season. Other large structures, such as radio-television antennas, also can receive repeated strikes.

2. Lightning only occurs with thunderstorms.

While lightning does require moisture in the air to form, it doesn't have to be raining to create lightning. In fact, one of the most dangerous times for a fatal strike is just before a storm. Lightning can also travel horizontally, striking in areas that are still sunny. It is even possible for lightning to form during snow showers.

3. Lightning is only a danger outdoors.

Shocks from lightning strikes can travel into structures, usually through metal pipes, bathtubs, and electronic devices. If there is lightning in your area, stay off of your telephone, do not take a shower or bath, and limit your computer use. It is also possible for lightning to strike through a window, so if there is lightning in your area, take precautions to avoid this danger by closing any open windows and doors.

4. A person who has been struck by lightning shouldn't be touched.

Lightning strike victims are not electrified by the jolt. In fact, they carry no electrical charge and most likely need assistance from those nearby. Rescue personnel should be immediately called, and the victim should be evaluated by bystanders immediately, as they often need CPR to survive.

5. Lightning will not strike bodies of water.

Lightning can in fact strike anywhere, including on water. Being on a boat or swimming will not protect you from a lightning strike. Lightning strikes to water have been known to kill fish in the immediate vicinity. To protect yourself, anytime there is the danger of lightning, even if none has been seen yet, you should remain indoors until the threat has passed.



Teaching Your Kids About Money

Teaching your kids how to save is smart, but you should also teach them how to spend and give. Instead of using one piggy bank, use three. Mark one "save," one "spend," and the third one "give." They can divide their money and deposit their chosen amount into each piggy bank.

They will then know how much they have saved for the future, how much they can spend on fun things now, and will learn the joy and value of giving to others in need.

It's also a good idea to help them set an achievable goal, such as to buy a toy. Every time your kids add money to the savings jar, help them count up how much they have, talk with them about how much they need to reach their goal, and when they will reach it. These behaviors are fun and show the importance of waiting and being patient and saving.



2015 Referral Contest

You Choose!



Thank You for Your May Referrals!

Anthony Braun

Bob Conover

Bob McFetridge

Bonnie Pizza

David Christensen

Erin Belletierre

Jeanine Cicardo

John Marotta

Joseph Pelle

Justin Meehan

Justin Shearer

Lydia Villiez

Pat Murphy

Sue Bellettiere

Toni Colella

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:

Kacie congratulates our May winner, Patricia Laird, who chose a \$150 American Express gift card as her prize!

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

Hauswirth & Sons

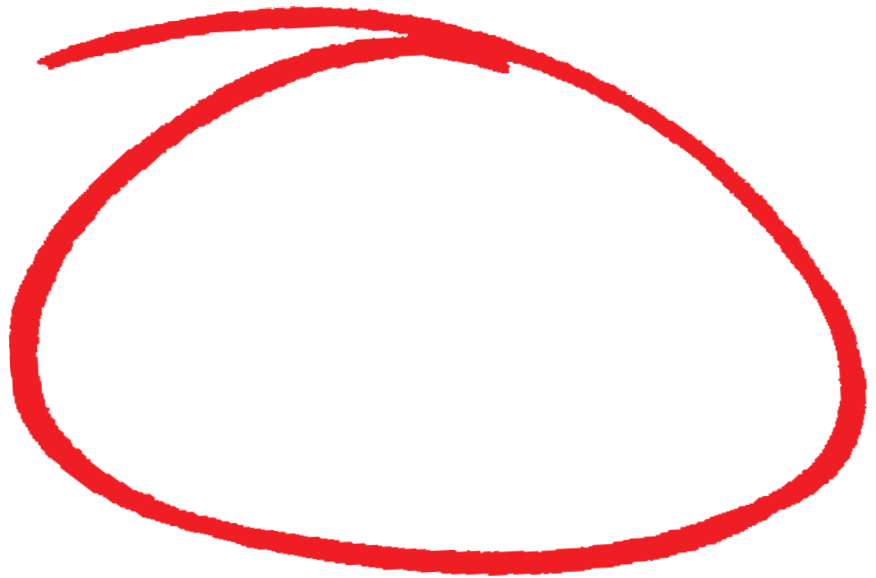
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“ I use Hauswirth and Sons for my business insurance, it's one of the best decisions I've made for my business. Their service is great whether it's by email or phone they always have prompt quality service and their pricing is great too, always looking for a better option to save me even more money! Thanks guys!

~ Robert J Armbruster
Armbruster Communications, LLC
Toms River, NJ



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www.hauswirthinsurance.com

The Hauswirth Report

"It is in your moments of decision that your destiny is shaped." ~Anthony Robbins



Our May Winner

Congratulations to Madeline Cinquemani! Margareth presented Madeline with her bottle of Hauswirth Cellars wine, and you could be next -- Just send us your answer!

May's Trivia Answer:

Amelia Earhart was the first woman to fly solo across the Atlantic Ocean.

A Not-So-Trivial Pursuit

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

Judy Garland was born on June 10, 1922. She was a star of screen and stage. Find out how much you know about this leading lady with this month's trivia question!

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
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: What was Judy Garland's signature song?