



# THE HAUSWIRTH REPORT

## Part Two Back to School, Safety Rules

### Inside This Issue:

Tips From Your Protection Team.....	2
Plant Your Garden This Fall .....	2
Thank You for Your August Referrals!.....	3
Picture of the Month ....	4
Connect with us on Social Media .....	4
Trivia Contest .....	4

### Quick Home Tip:

Many local utility companies offer a free energy audit of your home.

After looking for leaks and other sources of energy waste, they can give you ideas to improve the energy efficiency of your home.

They can also provide you with information about incentives and rebates you can get by replacing old appliances, adding insulation, or installing green features to your home.

Things get a little crazy on the roads during the school year: Buses are everywhere, kids on bikes are hurrying to get to school before the bell rings, harried parents are trying to drop their kids off before work.

It's never more important for drivers to slow down and pay attention than when kids are present – especially before and after school.

#### If You're Dropping Off

Schools often have very specific drop-off procedures for the school year. Make sure you know them for the safety of all kids. More children are hit by cars near schools than at any other location, according to the National Safe Routes to School program. The following apply to all school zones:

- Don't double park; it blocks visibility for other children and vehicles.
- Don't load or unload children across the street from the school.
- Carpool to reduce the number of vehicles at the school.

#### Sharing the Road with Young Pedestrians

According to research by the National Safety Council, most of the children who lose their lives in bus-related incidents are 4 to 7 years old, and they're walking. They are hit by the bus, or by a motorist illegally passing a stopped bus. A few precautions go a long way toward keeping children safe:

- Don't block the crosswalk when stopped at a red light or waiting to make a turn, forcing pedestrians to go around you; this could put them in the path of moving traffic.
- In a school zone when flashers are blinking, stop and yield to pedestrians crossing the crosswalk or intersection.
- Always stop for a school patrol officer or crossing guard holding up a stop sign.
- Take extra care to look out for children in school zones, near playgrounds and parks, and in all residential areas.
- Don't honk or rev your engine to scare a pedestrian, even if you have the right of way.
- Never pass a vehicle stopped for pedestrians.
- Always use extreme caution to avoid striking pedestrians wherever they may be, no matter who has the right of way.

#### Sharing the Road with School Buses

If you're driving behind a bus, allow a greater following distance than if you were driving behind a car. It will give you more time to stop once the yellow lights start flashing. It is illegal in all 50 states to pass a school bus that is stopped to load or unload children.

- Never pass a bus from behind – or from either direction if you're on an undivided road – if it is stopped to load or unload children.
- If the yellow or red lights are flashing and the stop arm is extended, traffic must stop.
- The area 10 feet around a school bus is the most dangerous for children; stop far enough back to allow them space to safely enter and exit the bus.
- Be alert; children can be unpredictable, and they tend to ignore hazards and take risks.

#### Sharing the Road with Bicyclists

On most roads, bicyclists have the same rights and responsibilities as vehicles, but bikes can be hard to see. Children riding bikes create special problems for drivers because usually they are not able to properly determine traffic conditions. The most common cause of collision is a driver turning left in front of a bicyclist.

- When passing a bicyclist, proceed in the same direction slowly, and leave 3 feet between your car and the cyclist.
- When turning left and a bicyclist is approaching in the opposite direction, wait for the rider to pass.
- If you're turning right and a bicyclist is approaching from behind on the right, let the rider go through the intersection first, and always use your turn signals.
- Watch for bike riders turning in front of you without looking or signaling; children especially have a tendency to do this.
- Be extra vigilant in school zones and residential neighborhoods.
- Watch for bikes coming from driveways or behind parked cars.
- Check side mirrors before opening your door.

By exercising a little extra care and caution, drivers and pedestrians can co-exist safely in school zones.

~Margareth

# Tips From Your Protection Team

The Protection Team at Hauswirth & Sons Insurance Consultants took some time to share their top tips with you this month! Have a question you would like the Team to address? Send it to [jenniferdagostino@worldins.net](mailto:jenniferdagostino@worldins.net) and you could see it answered in a future newsletter!



**Maria Haas**

**Did you know?** We have several great insurance companies willing to write business insurance at the Jersey Shore. Whether it be a small deli or a multi-million dollar office complex, we're your source for business insurance needs! We also represent over 20 companies that write commercial insurance here in the Garden State. Plus, we have several markets for trade contractors as well as on-the-spot coverage for homes under construction. To learn more, give me a call at 609-693-3123 Ext. 605 or email [maria@hauswirth.net](mailto:maria@hauswirth.net).

**You don't have to be a millionaire to be sued like one!** An excess liability policy (what we call an umbrella policy) will give you an extra layer of liability insurance over your home, cars, and boat for just pennies a day. If you have a liability claim on your auto insurance that exceeds your policy limits, you can be held personally liable. We have a free report that shows the benefits and reasons for buying an umbrella insurance policy that you can download on our website at [www.hauswirthinsurance.com/umbrella-free-report](http://www.hauswirthinsurance.com/umbrella-free-report). You can also give me a call at 609-693-3123 Ext. 604 and I'll send the free report with a free quote!



**Geri Baier**



**Isabel Dasti**

**Did you know one of the most devastating home insurance claims is flood?** You don't have to live in a Flood Zone to suffer from flood damage. Any excessive amount of rainfall, a hurricane, or a neighbor's above-ground pool bursting can all be considered flood hazards. And worst of all, home insurance DOES NOT cover flood damage... but flood insurance DOES! Please call me at 609-693-3123 Ext. 603 or email [isabel@hauswirth.net](mailto:isabel@hauswirth.net) and request your free report on how to protect yourself from the effects of flood damage. You can also download this free report from our website at [www.hauswirthinsurance.com/flood-free-report](http://www.hauswirthinsurance.com/flood-free-report). I can also give you a quote and have coverage available for closing.

## Plant Your Garden This Fall

It is a wonderful sign of spring when flowers planted in the fall begin to finally poke through the soil. The key to having a colorful, early spring garden is to properly plant bulbs in the fall. These types of flowers are called perennials, and they will keep blooming year after year.

To ensure the best results, choose a good place to plant your bulbs. They should be at least five feet from the foundation of your home, in soil that is well-drained and with a pH between 6.0 and 7.0. Each bulb should be placed in its own hole, along with some bulb fertilizer. If your soil has clay in it, you will also need to add in some organic material or mulch. Each bulb type should be planted at a specific depth. The packaging that your bulbs come in will specify how deep they should be planted. All bulbs should be planted with the pointed end facing upwards.

Different flowers will bloom at different times during the spring. To get a garden full of color for several months in a row, choose bulbs that bloom at different times. For example, plant crocus in the same bed as daffodils, along with some tulip bulbs. You will have flowers from early spring to early summer.

Bulbs should be planted after the first frost, which varies depending on where you live. Your local nursery can tell you the best time to plant.



# 2015 Referral Contest

*You Choose!*



## 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 2**

*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 winners:

Miranda presents John Carhardt, our August winner, with his GoPro HERO3: White Edition Camera!

## 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](http://www.hauswirthinsurance.com/refer)



## Thank You for Your August Referrals!

Ali Moro

Amy Napolitano

Anthony Puglia

Betty Carhardt

Bill Brennan

Cathy Castillo

Dallas Jordan

Deb Himber

Diane Santucci-Wright

George Murphy

John Bottiglierio

Justin Shearer

Michael & Nicole Lord

Michael Sendner

Paul Natalicchio

Robert McFetridge

Sandra DiLuccio

Leonard Kurylo



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Our Director of Public Relations is enjoying her last few days of summer waiting for Dad to take her out on her new Yacht.



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~ Linda M. Forked River, NJ



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## The Hauswirth Report

*“Education is not the filling of a pail, but the lighting of a fire.” ~W.B. Yeats*



### Our August Winner

Congratulations to Maureen McGibbon!

### August's Trivia Answer:

The Eiffel Tower expands up to 6 inches each year from the heat of the sun.

## A Not-So-Trivial Pursuit

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

See how much you know about Harry Potter with this month's trivia contest!

It's easy—simply send your answer to the question listed below to our Trivia Coordinator, Jill Faccone.

There are 5 easy ways to send your answer:

1. Email [jillfaccone@worldins.net](mailto: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](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 coupon code for a one-night Redbox movie rental. Good luck!

**Q: What is the full name of the school that Harry Potter attended?**