

# THE HAUSWIRTH REPORT

## Night Driving Dangers

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### By the Numbers: Thanksgiving

About 46 million turkeys are eaten at Thanksgiving. In comparison, 22 million are consumed at Christmas and only 19 million at Easter.

Only about 12 percent of Americans do not eat turkey at Thanksgiving.

More than 3.5 million spectators attend the Macy's Thanksgiving Day Parade. Another 50 million watch on television.

A little extra caution can go a long way while driving at night

Summer has ended, and while fall and winter have their own pleasures — including pumpkin picking and holiday decorating — longer nights mean increased danger on the roads.

You might think you drive just as well at night, but consider this: Even though nighttime driving accounts for just 23% of vehicle miles traveled, more than 50% of fatalities for vehicle occupants 16 and older occur between 6 p.m. and 6 a.m., according to the National Safety Commission (NSC).

Because we're big advocates for safety at Hauswirth & Sons Insurance Consultants, we thought it would be helpful to take a look at why night driving is more dangerous, and what you can do to decrease that danger.

#### What's dangerous about night driving?

**Decreased vision.** We won't go into all the biological details, but different parts of the eye (such as iris, pupil and retina) work differently at night. Your peripheral vision is actually slightly improved, but it's more difficult to focus on objects ahead of you. And traveling between well-lit areas and darker roads creates issues as well.

**Driving too fast for your headlights.** Depending on vehicle speed and headlight setting, many people "over-drive" their headlights. That means, by the time they see something on the road, it's too late to stop in time to avoid it.

**Impaired judgment.** Whether due to drowsiness or the use of alcohol or drugs, it appears that drivers at night often don't use good judgment. According to the NSC, 66% of fatalities at night involve vehicle occupants who weren't wearing seat belts.

#### So what do you do?

Sometimes, there's no way around driving at night. So here are some tips to help you make a

safe trip — whether you're just running to the store, or you're headed all the way to Atlantic City or historic Smithville.

**Make sure your vehicle's lights are in good working condition.** And not just headlights, but turn signals, taillights, etc.

**Avoid speeding.** Leave a bigger cushion between you and other cars than you would during daylight hours. Leave yourself more time for the trip.

**Be more aware of your surroundings.** You shouldn't be using your phone, messing around with the radio or trying to find something on the floor while you're on the road anyway — and distractions are even more deadly at night.

Of course, if you're not comfortable driving at night, the best thing is to avoid it altogether if possible. There's nothing wrong with asking for a ride from a trusted safe driver or waiting for the sun to come out!



#### We're open all day!

When you're driving around during the day, stop in to our office for a complimentary review of your coverage. We won't keep you after dark, we promise. Just give us a call at 609-693-3123. We're here to help!

*At Hauswirth & Sons, we can work with you to make sure you've got the coverage you need, while at the same time using all possible credits and discounts to make that coverage affordable. We want to help you meet your goals, and make sure what's important to you is protected!*

# Fall and Watercraft Insurance

### **Protect your boat with insurance and winterization**

Now that summer's over and the weather is cooling down, it's time to think about pulling your boat out of the water and putting it away until next year.

As you begin to prepare your boat for the winter, take the time to make sure it still has the right insurance protection. After all, we here at Hauswirth & Sons Insurance Consultants want to make sure you're ready for the next boating season! (And maybe, just maybe, you'll also be ready to invite your favorite insurance agent out for a day on the bay. Just a thought.)

### **First things first: Insurance**

If you have a small boat with limited power, you may have some coverage under your NJ homeowners or renters insurance policy. If you aren't sure, please check with us. Of course, larger and faster boats, along with personal watercraft, require their own policies. And we can help with those, too!

But do you even need boat insurance during the offseason when your boat won't even be in the water? Well, that depends. Keep in mind that your boat can still be damaged no matter where it is. Often, damage from fire and theft isn't covered unless you have a watercraft policy. And there always is the chance that we could get a streak of great weather in November that lures you to take the boat out on the bay for a day or two! There are plenty of reasons to keep year-round coverage, but if you have questions about seasonal policies, give us a call: 609-693-3123.

And while you're thinking about insurance, consider your current watercraft coverage. Is your boat older? It might be time to move to cash-value coverage instead of agreed value. Do you have a lot of expensive fishing equipment? Make sure you have enough optional coverage so your gear isn't at risk. You might also want to consider uninsured boater coverage and a personal umbrella policy, which provide more liability protection than a standard watercraft policy.

And remember, you might be able to save money on your insurance by taking a boating-safety course, increasing your deductible or bundling your policies with one company.

### **Now: A different kind of protection**

After you've squared away protecting your boat with the right insurance options, it's time to think about protecting your boat in a more literal sense – by properly preparing it for winter. Below are some general tips to follow, but, of course, you should check your owner's manuals for manufacturer recommendations.

**Your engine:** Follow manufacturer instructions when winterizing your engine, but you'll want to flush the engine with fresh water and make sure to drain fuel from the carburetor to prevent a build-up of deposits. Use fogging oil in the cylinders to lubricate cylinder walls and pistons.

**Stern drive:** Do a thorough inspection and remove plant life or barnacles from the lower unit. Drain the gear case and clean the lower unit with soap and water.

**Fuel tanks:** Fill your fuel tanks to avoid a buildup of condensation and add fuel stabilizer, following the product instructions.

**Fresh water system:** Drain the fresh water tank and water heater, and pump a nontoxic antifreeze into the system. Then, turn on all faucets until you see the antifreeze coming out.

**Interior:** Remove all valuables from the boat. Clean drawers thoroughly, and turn cushions on their edges to allow air to circulate. Clean the refrigerator and freezer.

### **Cover it up!**

A cover will keep your boat clean and protect it from water and UV rays, which can break down hoses and fade upholstery.

Now, with your boat safely stowed, you can focus on your other toys this winter. Snowmobiles, anyone?



## Dress Up Your Dressing

Tired of the same old cornbread stuffing every Thanksgiving? This year, dress up your dressing with some simple add-ins.

Basic stuffing is easy to put together. Simply sauté one cup each of chopped celery and onion in one-half stick of butter on your stovetop. Add one tablespoon each minced thyme and sage and season with salt and pepper. Cook until the vegetables are tender. Add in any extras from the list below. Then add 2 cups of chicken or vegetable stock and bring to a boil. In a large bowl, toss this with 8 cups of cubed day-old bread. Generously grease a large baking pan with butter. Spread the stuffing mixture into the pan. Cover and bake for 30 minutes at 375 degrees F. Then uncover and bake for 20 minutes more until golden brown.

**Stuffing Extras:** garlic, toasted nuts, chestnuts, mushrooms, chopped greens, dried fruit, chopped apples, oysters, cooked spicy sausage, fennel, chives, wine, cooked wild rice, cranberries, orange zest, jalapeno peppers, crumbled cooked bacon, sun-dried tomatoes



# 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 winner:

Isabel presents October winner, Kristy Larew with her \$150 American Express Gift Card!

## 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 Referrals!

Anna Kasper  
Ciaran Kennedy  
Colleen Elliott  
John Bottiglierio  
John Shwiner  
Lydia Villiez  
Patricia Page  
Paul Quinn  
Randy Russell  
Rick Winkle  
Robert Anderson  
Jackie Anderson  
Scott & Kristy Larew  
Thomas Newton  
Vincent Polifrone

## REMINDER!!

Daylight Saving Time ends at 2:00 a.m. on Sunday, November 1.

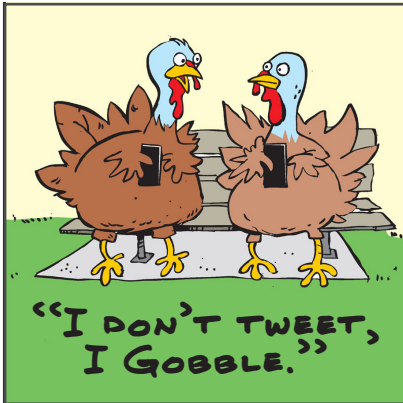
This is also a great time to check the batteries in your smoke detectors!



# Hauswirth & Sons

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“When buying our new 1st home we were overwhelmed with the process. Geri made the process of getting the type of home insurance we needed so simple. Took a weight off our shoulders. Thank you Hauswirth & Sons Insurance for having a great staff!”

~Ryan M. Lanoka Harbor, NJ



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## The Hauswirth Report

*“The thankful receiver bears a plentiful harvest.” ~William Blake*



### Our October Winner

Congratulations to Marguerite Amon!

Barbara presents Marguerite with a bottle of Hauswirth Cellars wine, and you could be next -- Just send us your answer!

### October's Trivia Answer:

Ichabod Crane is the main character from 'The Legend of Sleepy Hollow'.

### A Not-So-Trivial Pursuit

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

Test your knowledge of the Macy's Thanksgiving Day Parade with this month's trivia question.

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 was the first helium-filled balloon to appear in the Macy's Thanksgiving Day Parade?**

