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## March TRIVIA WINNER

**Samantha Vitale**

Good luck this month!

### March Referrals!

Thank you

Joe Principato  
Mr. & Mrs. Sabie

Your gift cards will  
be in the mail!

Remember to also  
refer you friends and  
family over to  
AIC Insurance

You could be sent a  
\$25 Visa Card when  
they sign a new  
policy!



## TRIVIA WINNER! YOU CAN WIN TOO!

Many people call in but only one can win! Samantha & Sean got the Word search done quickly! They were the 1st ones to get the Word search back to us! They were sent a \$10 Gift card. Congrats ! You have to be in it to win it. So why not try our April contest on the back page!

## Green up your home



Maintaining a home comes with many costs. According to PURE Energies, an average home utility bill in the United States is a hefty \$163 per month—a number that can fluctuate based upon usage and location. If you want to save money on your water and power bill to put toward that summer beach trip, follow these tips.

### Go with the low-flow.

Installing low flow-faucets and showerheads can save gallons of water — and money. Standard showerheads use five to 10 gallons of water each minute, while low-flow versions use just over two in the same amount of time.

### Toilet won't stop running? Catch the leak.

Even toilet tanks that have a slow leak can waste several gallons of water each day. The cost of this wasted water will drain your wallet over time. To see if your toilet is leaking, place a few drops of food coloring in the tank. If you start to see color in the bowl after 30 minutes without flushing it, you likely have a leak.

### Insulate, insulate, insulate.

According to Kateri Callahan, president of the Alliance to Save Energy, 50% of homes in the U.S. don't have enough insulation. Inadequate insulation allows warm air to escape in the winter and cool air to escape in the summer. Improving your insulation is an easy way to help your home stay comfortable and keep your energy bill at a minimum.

### Keep drafts at bay.

Drafty windows and doorways take a toll on your home's energy efficiency. To keep your heating and cooling system from working overtime, recaulk the places where air could easily escape. According to EnergyStar, the leader in home energy efficiency, homeowners could save up to \$200 a year through this simple repair.

### Invest in efficient appliances.

Although it initially seems like an unnecessary expense, replacing appliances with energy-efficient models will be worth the investment. These appliances require less power to do the same job, and your neighbors will be green with envy when they hear about the decrease in your bill.

You have the power to lower your bill. With a few simple home upgrades and routine maintenance, you'll start to see a decrease in how much you pay for water and utilities.

## Places to Spend a Beautiful Spring Day in New Jersey



Think spring! After a winter of cold, gray days, there are plenty of places to spend a spring day in New Jersey. So get out and enjoy some sunshine this spring!

These are just a few locations that Plymouth Rock staff visited over the years in New Jersey. If you have a suggestion for a place to visit to enjoy springtime weather, please share it in the comments. Of course, there are always simple things like strolling on the boardwalk or visiting NJ lighthouses.

**Liberty State Park.** This is a great place for an afternoon picnic. You'll be treated to two miles of waterside walking paths and sweeping views of NYC. If you feel like getting out on the water, this is a great starting point for a visit to Ellis and Liberty islands – and usually less busy than the NYC port. If you're visiting Liberty State Park, it's open daily from 6 am until 10 pm. Statue Cruises has ferry service to Liberty and Ellis islands throughout the year and you can purchase advance tickets. If picnics and boats aren't your thing, the Liberty Science Center is also nearby

**Fort Hancock at Sandy Hook.** This makes for an ideal family day. You pay once to enter the Sandy Hook Gateway National Recreation Area (it's a per car fee, so load 'em up – safely of course), you'll have access beaches, fishing, biking and hiking trails, prime bird watching, boating, camping and of course access to Fort Hancock and the lighthouse. It's an ideal day for everyone in the family. You pay once to enter Sandy Hook Gateway National Recreation Area and that gives you access to the beach, fishing (salt water fishing does require a permit), biking and hiking trails, prime bird watching, boating, camping and of course access to Fort Hancock and the lighthouse.

**The Lakota Wolf Preserve.** The preserve is located in Columbia, New Jersey (near the Delaware Water Gap in the Northwest part of the state). It's a great opportunity to enjoy nature and get a close look at packs of British Columbian, Timber, and Arctic wolves. They also have bobcats and foxes. The preserve has an active Facebook page. Tours take place twice a day at 10:30 am and 4 pm. Reservations are not needed for the weekend but you will need a reservation if you're planning to visit Tuesday through Friday or if your group has ten or more people. Tours cost approximately \$15 for adults and \$7 for children up to 11 years old. Making a reservation is as easy as calling 877-SEE-WOLF.

**Grounds for Sculpture.** Located in Hamilton, NJ (outside of Trenton), the Grounds for Sculpture is a public garden and museum. It sits on 42 acres of landscaped grounds, the former site of the New Jersey State Fairgrounds, and features over 270 works by well-known and emerging artists. There's a year-round schedule of performing arts events, the restaurant features a view of the Monet Bridge, complete with lily pads, and the cafe offers a nice selection of affordable quick bites and peacocks roam freely. There's also a great gift shop that won't break the bank. The schedule of events changes every month, plus the exhibitions in the six indoor galleries rotate throughout the year. In addition to all that, Grounds for Sculpture offers classes, speakers, and community events for all ages. And admission won't cost you an arm and a leg either. Adults can get in for \$12, senior citizens 65 and older are only \$10, children aged 6-17 are \$8, and kids five and under are free.

**Tour of Somerville Cycling Series.** This is a Memorial Day event that has been a tradition in the town since 1940. Watch hours of uber-fit professional and amateur cyclists whiz down Main Street in Somerville, NJ, at speeds up to 40 mph as they jockey for position to win their age group races. There is no admission cost and plenty of room on the town's sidewalks and courthouse green space to view the races.

**Spring Lake:** Historic Spring Lake's captivating shopping district welcomes guests from around the world and residents alike with its small-village graciousness and relaxed atmosphere. Nestled within the family-friendly "Jewel of the Jersey Shore," Spring Lake's shopping district provides fashionable boutiques, unparalleled customer service, unique galleries, casual outdoor eateries and fine dining experiences. Downtown is a short tree-lined walk from the soothing ocean waves and non-commercial boardwalk, charming B&Bs and hotels, and an enchanting park surrounding a spring-fed lake. Cultural events, including the many fine performances at the historic Community Theater as well as downtown festivals and events, enhance the Spring Lake experience. The magical atmosphere of Spring Lake makes it ideal for a memorable wedding, summer vacation, romantic weekend, or short retreat.

## HOLIDAY HOURS!

April we will be closed the below listed days. Please plan payments accordingly.

April 11-12 Passover

April 14 Good Friday

April 17-18 Passover

Have a safe spring holiday



## ATTENTION LANDSCAPERS!

Lawn care and landscaping contractors have special considerations when it comes to running a business. Your clients count on you to keep their homes, offices, and city streets looking pristine, and that means you provide a service on their turf. Running a business that provides a service exclusively on your client's property means you are in the unique position of having a higher risk for accidental property damage.

Your landscaping tools and equipment are not located on a specific job site with a safety fence around it to keep the public out. In most cases you are out and about with the public all around you as you work. The specialty equipment needed for your landscaping or lawn care business brings with it an added risk for injuries to your employees or third-parties.

To protect your business, you will need insurance custom-tailored for landscaping professionals. Here are some of the landscaping insurance options you should consider for your business.

### General Liability—Landscaping Insurance Must

Landscaping and lawn care businesses have their own unique risks to property and person. One of your employees accidentally destroys a sprinkler system. Another damages a residential fence. A person is injured by debris from a piece of your equipment that malfunctions. Each of these incidents could lead to a lawsuit that could cost you your entire business.

With general liability insurance, your policy could cover the cost of repairs, legal fees, and any damages that have to be paid. Even a frivolous claim could cost your business millions if a judge decides it has some legs. General liability insurance is there to protect you from just that.

### Workers' Comp

Your employees handle potentially dangerous equipment in hazardous circumstances daily; it is part of the job when you run a landscaping business. Even something as small as a bee sting, or repetitive motion from mowing and other yard maintenance tasks could lead to an injury on the job.

Workers' compensation insurance protects your landscaping business by providing medical treatment, and payment for lost time or disability to your employees in the event of an injury. With an adequate policy, your business can financially cover the unexpected medical expenses, court costs, or settlements that could arise from an accident.

Workers' comp replaces legal liability with no-fault insurance, simultaneously protecting your business and providing for your employees. While laws vary from state to state, most states require that you carry workers' compensation if you have W2 employees.

### Commercial Auto Insurance

Your personal auto policy does not cover any vehicles you use for your landscaping business purposes. You'll need commercial auto insurance to protect you from devastatingly expensive property damage, medical expenses, and legal costs in the event of an auto accident. Your commercial auto policy (also called fleet insurance) can even supplement the personal policies of your employees if they use their own vehicles while doing your business.

Don't underestimate the random accidents that happen in business.

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## **Contact us**

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***Business Hours***

**MON-FRI 9am-4pm**

Enjoy our  
April  
Newsletter

## ***Let us Stump you!!***

We are having a great time playing these trivia games! Its very simple. If you know the answer to our trivia question email, fax, post, or call us with the answer!

**1. Email - Rebecca@aicinsurance.biz**

**2 Fax- 732-286-1550**

**3 Text: 732-703-7774**

**4 Post—www.facebook.com/AICINSURANCETR**

We will draw a random name each month and call the winner to come a get a \$10.00 gift card or other prize for each month. Lets have fun!

**QUESTION! By the late 1600's the price for this spring flower exceeded the price of some precious metals. A single bulb was said to sold for over \$2000. What spring flower is this??**

March Winner **Samantha Vitale!**

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*Please mail to :*