



# THE HAUSWIRTH REPORT

## The Life You Have Built is an Investment Worth Protecting

*Protect against the unexpected.* Most homeowner and auto policies do not provide enough protection to cover a catastrophic accident.

In the event of a devastating accident you could find yourself personally responsible for the amount of a judgment that exceeds your insurance coverage. All your assets—including bank accounts, investments, college and retirement savings—are on the line. Even *wages* and *future earnings* can be garnished to pay for a judgment or settlement against you or a family member.

That's where a personal umbrella policy comes in.

A personal umbrella policy can extend your liability coverage when you are faced with a potentially life altering loss. As you are considering your New Years Resolutions for 2015, make it a priority to get an umbrella quote from our office.



You might be surprised to find out that it is the cheapest peace of mind coverage available today.

*Richard*

### Inside This Issue:

- Identity Theft Prevention Tips for Seniors . . . . . 2
- Get Social with Us! . . . . . 2
- Announcing New Referral Prizes for 2015! . . . . . 3
- Congrats to Our December Kindle Fire Winner! . . . 3
- Picture of the Month . . . . 4
- Trivia Contest . . . . . 4

### Quick Tips:

If you have a ceiling fan, don't forget to use it during the winter months as well. Set it to blow downward instead of upward. This recirculates the warm air that rises to the ceiling and will better distribute heat throughout the entire room.

Safety tip: When you are staying in a hotel, if you get a call to your room saying there is a problem with your credit card, hang up and call the front desk back. It could be a fraudulent caller trying to get your credit card number. By calling the front desk back, you will know if the call is legitimate or not.



## Three Natural Remedies for a Sore Throat

Cold and flu season is upon us, and that means you may find yourself with a sore throat. Most sore throats do not need antibiotics to treat them. Instead, you need a strategy to sooth your throat. These tactics can help you feel better while you are waiting on your throat to heal.

**Gargle salt water.** A study in The American Journal of Preventive Medicine found that when people with a sore throat gargled salt water three times a day, forty percent of them saw an improvement in their upper respiratory tract discomfort. Salt can reduce the amount of bacteria in your throat, which also leads to faster resolution of a sore throat. *To make a salt gargle at home, mix 1/2 cup of warm water with 1 teaspoon of salt. Gargle for 30 seconds three times a day.*

**A spoonful of honey.** Honey is another natural infection fighter. Because it is so thick, honey works well to coat and soothe a sore throat. Choose honey that is darker in color, as this contains more antioxidants. *Mix a heaping teaspoon of honey into a mug of hot water and the juice of half a lemon.* This honey tea can calm coughing that is due to a sore throat and aids in healing.

**Peppermint.** Studies have found that peppermint contains anti-inflammatory, antibacterial, and antiviral properties, which all will help your throat heal faster. Peppermint also contains menthol. This substance helps thin mucus and calm sore throats and coughs. *Look for mouth sprays that contain peppermint oil, not just ones that are peppermint flavored.*





# Identity Theft Prevention Tips for Seniors

According to the Experian credit bureau, two types of identity theft are rising faster than any others: those involving tax returns and medical care. These types of theft tend to target seniors more than any other groups. This occurs because seniors tend to have less credit card debt, making them a low risk for creditors. An identity thief would rather steal the identity of someone like this than someone who would be declined for a new credit card based on their history. A senior's application is more likely to be approved, making it very attractive for a thief to steal.



Seniors are also less likely to monitor their credit history and reports. They have fewer applications for loans like auto loans, mortgages, and store cards, so they have less need to access their reports on a frequent basis. The transition to Medicare also means that seniors are sharing their medical and some financial information more frequently with a diverse set of companies and government representatives. This opens up opportunities for thieves to lie to get this information.

How can seniors best protect themselves from becoming victims of identity theft? These tips will help keep this sensitive and important information in the right hands:

### ***Be wary of requests for information by phone.***

Any incoming phone call requesting personal, medical, or financial information should be considered suspect. If you get a call asking for this information, simply hang up and call the company directly. If the call was legitimate, they will be able to complete their business with you. If it was a thief trying to get your information, you will know immediately.

### ***Check your credit reports regularly.***

You can get a free credit report from each of the credit bureaus each year. Mark it on your calendar to remind you to do this annual chore. Visit [annualcreditreport.com](http://annualcreditreport.com) and remember that the reports are absolutely free to you. If a company says they can get your credit report for you for a fee, know that they are not offering a legitimate way to do this.

### ***Secure your information.***

Don't carry more personal information with you than you need. Leave your Social Security card, Medicare card, extra credit cards, and financial information at home when you head out. Secure these documents in a locked security box at home, especially if you have people regularly visit your home. If you need to enter the hospital for treatment, leave these documents only in the hands of someone you trust. Make sure your computer is secured with antivirus and firewall software. Keep your passwords unique and change them on a regular basis. Finally, shred documents before you place them in the trash.

## Be Social with Us!

- ✓ Facebook: [www.facebook.com/HauswirthInsurance](http://www.facebook.com/HauswirthInsurance)
- ✓ Twitter: [www.twitter.com/HauswirthIns](http://www.twitter.com/HauswirthIns)
- ✓ Google+: [www.google.com/+Hauswirthinsurance](http://www.google.com/+Hauswirthinsurance)





January 2015

# 2015 Referral Contest

*You Choose!*

*We love helping your friends + family save on insurance!*



## 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:

Isabel presents December's referral prize to Krystal Conaty!

## 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 December Referrals!**

Antonio Marinaccio

Barbara Moreau

Donna Robertson

Frank Baisi

Herbert Trapp

Jeanine Cicardo

Judy Petersen

Lauren Barker

Marylou Roskey

Robert McFetridge

Ryan Barber

Taffy Spaloss

**BEST WISHES FOR THE NEW YEAR!**

## Hauswirth & Sons

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*"I purchased my insurance with Hauswirth & Sons because they were highly recommended by University Mortgage as 'A great value for keeping home buying cost down, while protecting my investment.'"*  
~Derrik James from Rahway, NJ

## The Hauswirth Report



*"Cheers to a new year and another chance for us to get it right." ~ Oprah Winfrey*



### Our December Winner

Congratulations Kathie DeMey!

Barbara presented Kathie with a free bottle of Hauswirth Cellars Wine, and you could be next -- Just send us your answer!

### December's Trivia Answer:

Ebenezer is the first name of Scrooge in 'A Christmas Carol.'

## A Not-So-Trivial Pursuit

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

This month, in the spirit of Christmas, we have a holiday-themed question for you!

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](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: Name one good luck food for the new year.**

