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## Spencer Insurance Agency

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Charter Member

**NSACE**  
National Society of Agents for  
Consumer Education



"Best Insurance Agency"  
"Best Life Insurance Agent"

# "THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

## Help "Cathy's Kids Foundation" send a child with cancer to Walt Disney World

Last September Tammy and I lost a good friend and client, Cathy Garry, to cancer. Cathy's first fight was with breast cancer. After she successfully battled this terrible disease she was diagnosed with cervical cancer. All of us who knew Cathy were amazed at her spirit. Whenever we got together with Cathy and Jim the conversation was never about her battle with cancer. She only wanted to know how our family was doing. She certainly was an inspiration to us and a truly kind and loving person.

**Cathy's Kids Foundation** is a registered non-profit foundation that was created by her three children and their spouses to aid families fighting the same battle with cancer as their family fought. I cannot think of a better way her children could have kept her spirit alive. Check out their website at [www.golfforcathy.com/](http://www.golfforcathy.com/).

On **Monday August 2, 2010** the Foundation will hold the first **Cathy Garry Memorial Golf Tournament**. All proceeds raised at this event will help send a child who is fighting cancer and his/her family to Walt Disney World. I urge you to support this event in any way possible. If you like golf, sign up a four some.



If you are not a golfer then you can still make a donation. All of us here at Spencer Insurance Agency want to help out in this great cause. In addition to being a sponsor for the golf outing, **Spencer Insurance will donate \$5 for every referral we receive from you from March 1, 2010 until August 2, 2010.** There is no limit to the number of referrals you send our way. Please spread the word to your friends and family.

In addition if you can **donate even a small amount we would be thrilled.** You can make individual donations through their website at <http://golfforcathy.com/individualdonations.html>.

**I would like to thank you in advance for helping Cathy's Kids Foundation send a child and their family to Walt Disney World.** I know alot of us have been affected by this terrible disease and hope for a cure in the near future. *Charlie J. Spencer CLU*

## Become a Fan of Spencer Insurance Agency

We would like to invite our clients and friends to become fans of Spencer Insurance Agency on Facebook at [www.facebook.com/?ref=home#!/spencerinsuranceagency?ref=ts](http://www.facebook.com/?ref=home#!/spencerinsuranceagency?ref=ts) or search for Spencer Insurance Agency, Inc. on Facebook. Get great tips to help lower your insurance costs.

## Teen Driver Corner:

### Is your teen ready to drive safely without you?

By Charles J. Spencer CLU

**Update:** In our last newsletter we commented that you should be outraged because there is no PA law to prohibit texting or using a cell phone while driving. Recently, the Pennsylvania House passed a law to ban texting and talking on a cell phone without a hands free device. The law will go to the State Senate where I hope it will pass and become law. **Call your State Senators and urge them to pass this important safety legislation.**

### Is your teen ready to drive safely without you?

**Spencer Insurance** has teamed up with another agent, **Tom Wiecek and the Society of Family Insurance Specialists (SFIS)** to help you. If you are not absolutely sure that your teen is ready to drive then you need to take my **FREE** Online “**Teach My Teen To Drive**” teen driving course. To gain access to this course simply visit my “**Parent of Teen Driver’s**” website at: [www.teendriverinsurance.com/pa-spencer-tytd.html](http://www.teendriverinsurance.com/pa-spencer-tytd.html).

Since Pennsylvania requires 50 hours in the car with your teen before your teen driver can be licensed, we have developed an online course to give you 16 practical lessons that you can do during this 50 hour period. It’s up to you to make your teen driver a safe driver so take advantage of my **FREE** offer. Driving schools are a help but they generally only provide 6 to 8 hours of driving experience. Driving instruction experts suggest you spend 100 hours in the car with your teen driver before he/she is licensed.

Feel free to let your friends and family know about this course. Email them the link to this **FREE** online course.

For more information on how to help your teen become a safe driver check out our website at: [www.teendriverinsurance.com/spencer](http://www.teendriverinsurance.com/spencer).

## Tip of the Month

### Spring Cleaning tips to help you avoid Homeowner’s claims.

**W**ow, what a winter! I am certainly glad Spring will be here soon.

After a winter like we just experienced there are many spring cleaning tips I can give you to help you reduce homeowner’s insurance claims and ultimately save you money.

#### Here are some tips:

- **Change those batteries** in all your smoke and carbon monoxide detectors. Many people routinely do this when they move their clocks forward or back. Smoke detectors save lives so make sure you protect your family by making sure those batteries are fresh.
- **Roof & Gutters** – Many of us experienced ice damming in our gutters this past winter. The weight of the ice of snow could have damaged your roof or gutters. Inspect your roof to check for any damage. Run a garden hose in the gutters to make sure they are working properly. If not, have your gutters repaired. Check any outside drains too. Make sure they are not clogged.
- **Trees and Shrubs** – Many of my trees, shrubs and hedges were bent over this winter by the weight of ice and snow. Make sure these trees and shrubs are not rubbing up against your house, garage or shed. Trim the trees and shrubs if necessary.
- **Sidewalks and Driveways** – Check your sidewalks and driveways for cracks and have them sealed. These cracks can cause water to collect in areas like your basement and cause damage. Also check the pointing on your house to make sure water cannot enter the house and cause damage.

• **Landscaping** – Make sure the landscaping you did in previous years around the house to help water runoff is still effective. You may need to do a little more work this Spring.

• **Decks and porches** – Check your decks and porches for loose nails, loose railings and broken or rotted boards or steps. Replace if necessary to avoid injuries.

• **Dryer Vents** – Check the outside outlet of the dryer vent to make sure it is not clogged. You should also remove the dryer duct from you dryer and make sure it is clean and not clogged. You may want to consider replacing the duct if you have not done so in a few years. This will help prevent dryer fires.

• **Grills** – Boy am I ready to grill again. This year’s snow made it impossible to grill outside. Check the gas connections to make sure you have no leaks. Clean the grill of any dirt or grease. You may need to replace some parts of the grill and lava rocks to reduce grease fires. Proactive maintenance on your house will help prevent insurance claims. Since most insurance companies provide **Credits** on your homeowner’s policy if you **did not** make a claim in the past three years, you can save money by avoiding claims. You also can save money by not having to come up with your deductible. Our goal is to not only save you money on your policies, but to provide advice to help you avoid costly claims that can cost you money out of your pocket. For more tips on how to save money on your insurance check out our website at: [www.spencerinsurance.com/resources](http://www.spencerinsurance.com/resources).

*Charlie J. Spencer CLU*

**Discover How to Make Your Teen A Safe Driver!**  
**Check out this Website:**  
[www.teendriverinsurance.com/spencer](http://www.teendriverinsurance.com/spencer)

## Were you a winner of our “Dinner for Two”?

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below, please accept our heartfelt “thanks” for your support. We truly appreciate it.

### Our Winners:

**December ..... Mike & Jennifer Bilotta**

**January ..... Dave & Kathy Gyza**

(Who's next? Hint ... it could be you! Watch this space for the announcement. \$50 Value)

See page 4 for details on our

### “Just Keep Talking 2010” Referral Program

## Thank You! Thank You! Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

**Chris & Bill Schmidt**

**Maura Kate Logan**

**Jo & Tom Cornely**

**Melissa Wieczorek**

**Carol Stambaugh**

**Marc Rosenberg**

**Laura McMahon**

**Lonnie Marshall**

**Greg Diaz**

**Dan Mason**

**Mike Owens**

**Anne Morath**

**Terri Herman**

**Dave Gyza Sr.**

**Jeff Angelucci**

**Tammy Spencer**

**If your group, club or organization needs a speaker on topics of insurance call Charlie or Steve at (215) 885-2200**

## News from Our Clients

### Frequently asked Questions:

#### Do I have adequate coverage?

This question comes to us in many forms. Do I have full coverage? Do I have good coverage? Am I fully protected?

The answer to these questions can be different for each of our clients. Our Mission Statement says: “Spencer Insurance Agency, Inc. recommends and provides insurance products and services to our clients that best meets their risk factors in their personal and business lives. The Agency represents top rated competitive carriers. Our goal is to provide an insurance package that reflects the client's risk that is very competitively priced. While the Agency recognizes that price is an important consideration, it also realizes that our client's TRUE COSTS can be much higher if they are not properly protected. Your protection and peace of mind is our only business.”

We are happy to review your coverage and needs with you. An easy way to start is to answer our “20 Question Quiz” which can be found on our website at: [www.spencerinsurance.com/docs/20\\_Question\\_Quiz\\_Review\\_Side.pdf](http://www.spencerinsurance.com/docs/20_Question_Quiz_Review_Side.pdf) Download and complete this form then fax, email or mail it to us. If you do not have access to a computer call our office at 215-885-2200 and we will send one to you. After you complete the Quiz our office will contact you to review your needs. Don't wait until you have a claim and it is too late. Get your FREE review today!

### Client News

Congratulations to  
**Bridget Byrne and Jon McCann.**  
Bridget and Jon were  
married on January 2nd!!



### Agency News

#### Does your business need referrals?

**Steve, Denise and Charlie** are members of networking groups whose sole purpose is to provide referrals to each other. It is like having 25 sales people working for you without pay. Our group only allows one member from each profession to become a member so you will not have any competition in our group.

Our groups are looking for members. We have referrals to give your business. If you would like more information about these groups call our office at **215-885-2200** and ask to speak with Steve, Denise or Charlie. If you know anyone who has a business and would benefit from referrals have them give us a call.

*News and Tips to Make Your Life Easier, Safer, and Happier...*

# Win a New 32" LCD HDTV!

## Spencer Insurance Agency's Just Keep Talking 2010 Referral Program

That's right, the next time that you hear someone complain about their insurance, **just keep talking** and refer them to us.

For your effort, we have our 2010 Referral program. We're going to make **EVERYONE A WINNER** when they tell a friend, relative, or colleague to call us. We could give our advertising dollars to newspapers, ad agencies, etc., but we'd rather give them to you, because **YOU** are the best advertising we can get! Here's how it works....

## 3 Chances, 3 Prizes for YOU to WIN!

### Chance

- #1** Tell a friend, a colleague, a relative, an acquaintance ... whoever ... about us. When they contact us and tell us you sent them (don't worry, we ask how they heard about us):

YOU WIN: • **3 free lottery tickets**, AND  
 • 1 chance to win Dinner for Two (awarded each month), AND  
 • 1 chance to win the Grand Prize **32" LCD HDTV**

### Chance

- #2** The first week of each month we'll randomly draw from all of last month's Chance #1 qualifiers. THE WINNER will receive **Dinner for Two** at a local restaurant – a **\$50** value!

## Grand Prize!

In January 2011, we'll conduct a random drawing from all entries for the Grand Prize qualified from January 1, 2010 through December 31, 2010.

- **THE GRAND PRIZE WINNER** wins the **32" LCD HDTV**

(\*We reserve the right to **INCREASE** the value of the Grand Prize because you deserve it!)

For your use, we have included our referral cards. Just write your name on the card and give it to the person that you are referring. If you need more cards, just let us know and we will get them in the mail to you.

#### Referral Program Rules

There is no limit on the number of chances you can create for yourself. Odds of winning are entirely dependent on the quantity of qualified chances created during the contest periods.

This contest and the rewards provided are open to any human being on the planet who refers a prospect to our agency. You do NOT have to be a client to receive your free lottery tickets or to be entered for a chance to win any of the random draw prizes. You do NOT have to be present at the drawings to win the prizes.

The prospects referred do NOT have to become our client for the referring party to receive any of the rewards and/or chances in this program. We are not responsible if the law says you can't win due to age or anything else.

**Start early to increase your chances!**

**Can't reach us from 9 to 5, check us out 24 hours a day  
at [www.spencerinsurance.com](http://www.spencerinsurance.com)**