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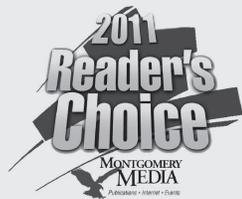
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## Spencer Insurance Agency

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Jenkintown, Pa 19046  
Phone: (215) 885-2200  
www.spencerinsurance.com  
www.youtube.com/user/spencerinsuranceinc



"Best Insurance Agency"  
"Best Life Insurance Agent"

# "THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

## Understanding Deductibles: Ten Tips

How much you pay for insurance protection usually depends on the amount you agree you'd fork out of your own pocket during a claim before the insurance company kicks in. This is your deductible. Its main attraction is that the higher the deductible, the lower the sum you pay for your insurance (the premium). Simple? Well, here are 10 things to know:

1. You pay a deductible only when you're making a claim. It's not something you have to pay regardless.
2. It may be a percentage of your loss or a specific sum.
3. It may apply to each claim you make (as with car insurance) or a whole year (e.g. most medical policies).
4. There may be different levels within the same policy (e.g. one for a home and another for its contents).
5. Some insurers waive deductibles in certain circumstances (e.g. preventive health care, windshields).
6. You must choose from available options; not a figure you just thought of, nor a zero if it's not available.
7. Your mortgage lender may stipulate the maximum deductible, so you don't end up with one you can't pay.

8. The Government stipulates the lowest health insurance deductible you can have to qualify for a tax-sheltered Health Savings Account (currently, at least \$1,200).

9. Some auto insurers may lower your deductible for the same premium if you haven't made claims over a period.

10. In health insurance, a deductible is not the same as a co-payment. Usually after you've paid all your deductible, you may still have to pay a share of treatment costs — that's your co-payment.

When you're considering what level of deductible to opt for, you should take into account not only your immediate budget but also your ability to pay if you make a claim. For instance, with earthquake insurance, you might have options for a 15%, 20% or 25% deductible. Finding 25% of the rebuild value of your home, or making the corresponding loan repayments, might be a stretch. On the other hand, a driver who does little mileage and then only locally, might opt for a high deductible because of the lower risk of a claim.

Deductibles aren't always as simple as they seem. If you're confused or would like to know more, please contact us at 215-885-2200, we would be glad to help.

## Protection For School Valuables

The days when children just took a pen, ruler and protractor in a pencil case, plus maybe some lunch money, to school are long gone. These days they carry a small fortune in electronic equipment, wear more expensive clothes and use designer-label sportswear for gym sessions. That means they're more vulnerable to loss and you're more likely to be out of pocket when things get lost, damaged or stolen. So, does your insurance

cover you for this risk? And what about equipment that is loaned to them?

The answer is normally "Yes" — your homeowner's insurance policy usually protects you or a "resident relative" against covered losses to personal property, whether it's owned or just being used by the insured, inside or outside the home. In most cases, a student is still regarded as a "resident relative" even if they're away at

(continued on page 2)

**Be sure to friend Spencer Insurance on Facebook to get valuable tips. Follow Charlie on Twitter.**

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

### Tip of the Month

#### When is 60% only 30%? Beware of your Employer's Group Long Term Disability!

*Charles J. Spencer, CLU*

I always enjoyed math, but this is scary. Many employees rely on their employer's **Long Term Disability Plan** to provide income for their family if they become disabled. Thankfully many companies offer this valuable benefit.

However, if you make over \$75,000 a year, be sure to read the fine print in your employee benefits manual or website.

Why? Many plans cap the monthly benefit you can receive from your group **Long Term Disability Plan** to \$5000 per month. For most employees that may be sufficient, but if you make over \$75,000 a year you may be getting less than 50%. **Let me explain...**

Let's suppose you make \$150,000 a year. You think your employer's group long term disability plan will provide you 60% of your salary or \$7500 per month. Think Again! Remember, your plan caps the benefit at \$5000 per month, so you do not receive \$7500 per month but just \$5,000 per month. That's bad enough, but it gets worse. Since your employer is paying for the coverage, the benefits you receive are taxable. So assume you are in a tax bracket above 25% then the IRS takes another \$1250 per month in taxes leaving you with take home pay of just \$3750 per month or 30% of your salary.

Here is the good news! You found this out **BEFORE** you became disabled and can take action to fix this shortage. **Spencer Insurance** can provide you a supplemental disability policy so you are not caught short. Call us today for a disability review at 215-885-2200 or check out our website at [www.spencer-insurance.com](http://www.spencer-insurance.com) and look for our **Special Report on Disability Insurance, "HOW TO PROTECT YOURSELF AND YOUR FAMILY IF YOU GET HURT...WHAT TO DO BEFORE IT HAPPENS!"** It is under the resources section of our website.

### Teen Driver Corner

#### Back to School Driving Basics for Parents & Teens

Here are some tips for your teen from Ret. Master Police Officer, James Poer III.

In just a few weeks students will be returning to school and that means your driving behavior needs to improve. There will be more cars on the road with distracted drivers, school buses and school zones will be slowing down your commute, and there will be more children on the side of the road waiting to board a bus, or walking home from their bus stop.

Most commuters who travel through school zones or along routes with buses need to leave home earlier than when school is not in session. On the first day of school, when your teen is going to be excited about driving to school and seeing friends, you need to make sure she leaves early so she is not tempted to speed.

Prior to the first day of school, it's a good idea to take a practice drive with your teen to point out the school zones and the laws related to them. When kids are present, school zones require you to slow down to at least 15 mph regardless of time of day or day of the week. That means even if it's Saturday at 4:00 PM, if kids are present, you have to slow down. When you're driving through a school zone your eyes need to be on patrol watching for kids coming from any direction. Watch for kids on crosswalks and sidewalks

on your way to school. Make sure you come to a complete stop whenever you stop or are turning right. Kids dart into the street with little warning.

Review the school bus laws with your teen as well. Make sure they understand when they need to begin slowing down and when they need to stop for school buses. Warn them about tailgating a school bus. Too many drivers show too little patience when encountering school buses on their route. Don't demonstrate behavior that you don't want your teen to emulate.

Make your teen sensitive to watching for children, pets and parents on the side of the road. Recognize that these kids waiting for a bus are likely to be excited and distracted as well and could easily run out in front of a car. Buckle up, turn the cell phones off, limit the passengers riding with your teen to one at most and get them to school early so they are already inside before the teens running late get near the school. If you're dropping kids off, watch out for these teens yourself.

I wish you a fun and safe school year!



*Master Police Officer James Poer has investigated countless accidents over the past 30 years. He is also a parent of 4 drivers and his experience and advice is priceless.*

*You can teach a student a lesson for a day; but if you can teach him to learn by creating curiosity, he will continue the learning process as long as he lives. ~Clay P. Bedford*

#### Protection For School Valuables, Con't

college, provided your home is where they normally live outside of term time.

However, an important word of warning. As we mentioned on Page 1, if you have a deductible on your policy, you may find that this exceeds the value of the lost or damaged item, so you'll end up paying for it yourself –

though you can obtain separate coverage for college students.

Also, it's important to check your policy to see which items are covered and whether there are any exceptions, exclusions or limitations. Not all homeowner's policies are the same. If you need help, please contact us.

**Discover How to Make Your Teen A Safe Driver!**

**Check out this Website:**

**[www.teendriverinsurance.com/spencer](http://www.teendriverinsurance.com/spencer)**

**Spencer Insurance Agency • 100 Old York Road • Jenkintown, Pa 19046 • (215) 885-2200**

## 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:

June ..... Tim Shaw

July ..... Dawn Abbamondi

(Who's next? Hint ... it could be you! Watch this space for the announcement. Up to \$100 value.)

See page 4 for details on our

### "Spencer Referral Rewards 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!

Mike & Sylvia Silverman	Jeff Beyer
Dawn Abbamondi	Bob Books
Bridget Donnelly	Troy Moyer
Denise Fleming	Craig Miller
Mark Donathan	Carol Baker
Gary Waldman	Cathy Wood
Elliott Seidman	Carol Llewlynn

**Did you know Spencer Insurance can help you with your Business Insurance?? Call us for a Business Insurance Review at (215) 885-2200**

## News from Our Clients

### Client News

Congratulations to Trish McNamara on her marriage to Robert Streit.

Congratulations to Anne (Furlong) and Wayne Maus who write "We also became 4 generations of FURLONG's on MAY 2, 2011!!!! Our daughter, Lindsay, and her husband, Doug, made us grandparents to COLIN DOUGLAS PSULKOWSKI. It is very exciting to be grandparents for the first time and I am happy that our parents could be here to enjoy the new arrival.....Congrats to you and Tammy!!!"

### Agency News

Thank you for your suggestions. We were looking for charities to donate the proceeds from our Spencer Insurance Referral Reward\$ Program. For each referral received during the third quarter (July 1st to September 30th) we will donate \$5 to the Abington Township Police Athletic League (PAL). To find out more about this great organization check out their website at [www.abingtonpal.org](http://www.abingtonpal.org).

During the 4th Quarter of this year (October 1st to December 31st) we will donate \$5 for each referral you send us to the Epilepsy Foundation of Eastern PA. To find out more about this great organization check out their website at [www.efepa.org](http://www.efepa.org). Thank you for trusting our agency with your referrals! Spread the word to your friends and family!

### "Have we reviewed your Business Insurance?"

**Phone: (215) 885-2200 Email: [Info@spencerinsurance.com](mailto:Info@spencerinsurance.com)**

## Spencer Trivia

**This Month's Question:** *Which infectious disease killed 300 to 500 million people in the 20th century but was eradicated in 1979?*

**Last Month's Winner:** John Pahmer won a \$25 Gift Card for the correct answer to our Trivia question. John's name was pulled out of a hat containing the names of all our clients who had the correct answer. Congratulations John!

**Last Month's Trivia Question:** "A sewing machine, a sewing machine, a girl's best friend." Which movie does this song come from and who sang it?

**Correct Answer:** The movie was *The Perils of Pauline* (1947) and the singer was Betty Hutton. Frenchman Louis Braille.

Send your Answer to [cspencer@spencerinsurance.com](mailto:cspencer@spencerinsurance.com). If you email me the correct answer by April 15th your name will be entered into a drawing for a \$25 Gift Card. Good Luck!!

*Email us at [info@spencerinsurance.com](mailto:info@spencerinsurance.com)*

## Rachel's Story

## September is Life Insurance Awareness Month

Please take a moment to read Rachel's Story

**M**y name is Rachel and I would really love to share my story with you in hopes that you will see the importance of Life Insurance, even at a time when you still think you are invincible.

I was 28 years old and got married in September of 1999. While on our honeymoon in St. Thomas my wisdom teeth became abscessed. I had just switched jobs so I was in between health insurance. You know I was 28, who cares about the 3 month waiting period. I didn't need COBRA. So I bought some time with over the counter aids. In October I woke up and my neck felt stiff. I rubbed it and found a lump on the right side just below the ear. I went to my family doctor who said that it was a swollen lymph node to fight the inflamed wisdom teeth, but he sent me for a CAT scan just to be safe.

The CAT scan came back negative and as soon as January hit I had my teeth pulled and my doctor said it would take about 30 days for the lymph node to go back to normal. After 30 days it was still swollen. My doctor sent me to an Ears, Nose and Throat specialist who treated me for two months on antibiotics and when it had still not gone away and another lump showed up on the left side, he decided it was time to remove the "dead lymph node."

So into surgery I went. The next day the doctor called and told me I had Stage 3 cancer. Long and short, I survived, but in the mean time my husband and I had bought a house and then after I recovered decided to start a family. After 3 years we decided to adopt and that is when I found out, at the age of 33, that I was going to have difficulty getting life insurance because of my past medical condition.

I filled out the paper work and told the truth when the questions about cancer came up. Thank God the paper work I presented when we applied was all that was needed to proceed with the adoption because my daughter was born the next month. About a month af-

ter she was born I was denied life insurance after the company had received my medical history from my primary doctor. Thankfully for us, all the papers were filed with the courts so it did not affect our adoption of my daughter, Faith.

I tell you this story as detailed as I felt necessary because you can see that the time in between getting married and the time of my diagnoses, I could have applied and gotten life insurance. Then I would have had the life insurance I needed for an actual event in my life, the adoption of my daughter. The adoption required that I have life insurance to be a Mother. At age 28 I was young and invincible, but now I am a 38 year old cancer survivor, waiting out the time limit of 10 years so I can get life insurance at an affordable rate, and at the amount that would actually benefit my family. And not be turned down because I was High Risk.

So please, don't view Life Insurance as morbid conversation at a young age. Realize that you have no idea what life has in store for you. Hopefully you will survive all that is thrown at you and come out with such a great reward as I did, my Life and my Daughter (my Angel). But for whatever the outcome may be: **BE PREPARED!!!!!!**

Thank you for listening to my story, God Bless you in your new life, and may you have nothing but happiness and health, and a piece of paper in your filing cabinet to take care of all you acquire and create!

– Rachel



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

## **RECENT SURVEY REVEALS: DEATH RATE IS STILL 100%**

### **Don't Risk It – Protect Your Family!!**

## **Contact us today for your FREE, Personalized Life Insurance QUOTE!**

Ask us for our Special Report, "How to Protect Yourself and Your Family if You Die... What Everyone Must Know About Life Insurance."

(215) 885-2200 OR [www.spencerinsurance.com](http://www.spencerinsurance.com)

**CALL RIGHT NOW!**

### **Monthly Term Plus a 10 - Year Rate Guarantee!!**

*Male, Preferred (No Tobacco)*

Your Age	\$100,000 Insured Amount	\$250,000 Insured Amount	\$500,000 Insured Amount
35	\$7.22	\$9.90	\$15.29
45	\$10.96	\$18.34	\$30.62
55	\$22.30	\$40.52	\$75.03

**If you are younger than age 35, your rates may be even lower!\***

\*Please contact us to see if you qualify for these rates.

Rates are shown as of May 10, 2011 with Genworth Life Insurance Company and are guaranteed for the first 10 policy years subject to qualifying for the rate. Further underwriting may apply. Other face amounts are available. Premium may be paid annually, semi-annually, quarterly or monthly. A no-cost medical exam may be required depending on age, health, or amount of coverage requested. Premiums are subject to change after the 10th policy year. This policy has exclusions, limitations, and terms which affect coverage. For costs and complete details of coverages, call our agency today at 215-885-220 or at [www.spencerinsurance.com](http://www.spencerinsurance.com).

## **Spencer Insurance Agency, Inc. Life Insurance Questionnaire**

Our Questions	Your Answers	Quick Tips
<b>1</b> How much life insurance do you need?	\$ _____	Many consumer consultants use a Rule of Thumb of 8 to 10 times your annual income for the amount of insurance an individual should have to protect their loved ones.
<b>2</b> How long do you want the rates guaranteed? (check one)	<input type="checkbox"/> 10 years <input type="checkbox"/> 20 years <input type="checkbox"/> 30 years	A longer guarantee makes budgeting easier but the rates are higher.
<b>3</b> Would you like Term or Permanent coverage?	Term Permanent (circle one answer)	Term is just as it sounds. You chose how long you want the coverage. Permanent has the premium locked-in for the remainder of your lifetime.
<b>4</b> Your Gender (circle one answer) Your Birthday (fill in date)	Male Female Mo ____ Day ____ Year ____	Female rates are lower than male rates. Exact date of birth is important because some companies use "actual" age and some "nearest" age. Our computer sorts them out automatically to get you the lowest rates.
<b>5</b> Your Height (fill in) Your Weight (fill in)	_____ ft _____ in _____ lbs	Accurate height and weight will help us provide an accurate quote. Good height/weight ratios = lower rates.
<b>6</b> Have you EVER used Nicotine or Tobacco? (check one box)	<input type="checkbox"/> Never <input type="checkbox"/> Current User <input type="checkbox"/> Over 3 years ago <input type="checkbox"/> Over 1 year ago <input type="checkbox"/> Over 2 years ago <input type="checkbox"/> Over 5 years ago <input type="checkbox"/> Over 10 years ago	The longer it's been since you've used tobacco, the lower your rates will be. Current use will be determined by urinalysis.
<b>7</b> Describe your General Health (check one box)	<input type="checkbox"/> Superior <input type="checkbox"/> Very Good <input type="checkbox"/> Excellent <input type="checkbox"/> Average	Make your best estimate. Blood and urine tests as well as your Doctors' statements will be the determining factors.
<b>8</b> In the past two years have you participated in any skydiving, scuba, rodeos, hang gliding, or piloting?	Yes No (circle one answer)	On the average, those who participate in hazardous activities have a higher incidence of premature death.
<b>9</b> Have any of your Immediate family members (parent, brothers, sisters) died from heart disease prior to age 60?	Yes No (circle one answer)	If yes, Preferred Rate may not be available.

Name:

Best Number:

Best Time to Call:

Email Address:

**Send it to us four ways: Fax: (215) 887-9538 Email: [Info@spencerinsurance.com](mailto:Info@spencerinsurance.com)  
Phone: (215) 885-2200 Mail: Spencer Insurance, Inc P.O. Box 54 Jenkintown, PA 19046**

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

# Spencer Referral Reward\$ Program

## Win a New 32" LCD HDTV!

That's right, the next time that you hear someone complain about their insurance,  
**Refer them to us! Provide them the same great service you have come to expect!**

For your effort, we have our 2011 Referral program. We're going to make their heads spin with the service we provide! **EVERYONE IS 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!

### #1 Chance

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 "The Spencer Big \$pin" (awarded each month), AND  
 ♦ 1 chance to win the Grand Prize **32" LCD HDTV**  
**\$5 donated to a local charity in your name**



The first week of each month we'll randomly draw from all of last month's Chance #1 qualifiers.

♦ **THE WINNER** will receive **A Spencer Big \$pin**. Come into our office and Spin the Spencer Big \$pin Wheel and Win \$100 in Cash or a \$50 Gift card to a local restaurant! Either way, enjoy dinner on us.

### Grand Prize

In January 2012, we'll conduct a random drawing from all entries for the Grand Prize qualified from January 1, 2011 through December 31, 2011.

♦ **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!**

*Check out this Website: [www.teendriverinsurance.com/spencer](http://www.teendriverinsurance.com/spencer)*

**Spencer Insurance Agency's ...****Circle of Safety Update**

Save MONEY &amp; Protect what matters most: your home, family, business...and your money!

**37%** of all unpaid claims happen because people have dangerous **gaps** in their insurance. **Don't let that happen to you, your family or your business!** Here at Spencer Insurance Agency we're constantly on the prowl for ways for you to **save money and get better protection**. Now I need you to do your part! Take a moment to review this Update. Then give us a call or fax this back to our office. That's all you need to do! Remember, changes in the law, changes in insurance products...changes in your personal or business life demand a **constant review** of your protection. Take a minute now, please!

**Yes,** Steve and Charlie! Please get me **free information** about the protection I've marked below!

- What if you get SUED?** What do you have to lose? Whatever the answer, **you could lose it all** if you're not properly protected. Why risk it? Protect yourself and your family with what we call "Umbrella Coverage." Personally, I think it's the best buy in the industry. How much? Literally, pennies a day! PS: The courts are jammed with stupid lawsuits. If you're not covered, give us a call or check here and fax this back – **immediately!** Ask about **Umbrella Coverage**.
- Protect your family's future!** What could be more important? If you don't have life insurance – or don't have enough – what could be more urgent? Rates have never been lower and you can lock them in now for up to 10 years! Get rock solid protection for just pennies a day. Don't leave your family stranded...give us a call!
- "11 Ways to Save Money on Your Automobile Insurance!"** I've just updated my special client report on how to save money. Get your copy FREE! Even better, we now offer an exclusive new program that might save you BIG MONEY on your auto insurance. Give us a call or check here:  FREE Report.....  Get me a quote on insurance!
- Protect that Earnings Potential!** Call us today for a free disability income insurance quote. We will send you our Free Report "Special Report on Disability Insurance." Contact us...we'll help!

**Hey, Charlie and Steve,** please rush me some information on

- |  |  |
|--|--|
| <input type="checkbox"/> protecting my home with insurance                 | <input type="checkbox"/> protecting our condominium with insurance       |
| <input type="checkbox"/> protecting my family's future with life insurance | <input type="checkbox"/> protecting my boat, RV or other equipment       |
| <input type="checkbox"/> protecting my children at college                 | <input type="checkbox"/> protecting our income with disability insurance |
| <input type="checkbox"/> protecting our future with Long Term Care         | <input type="checkbox"/> protecting our jewelry, art and valuables       |

**PLUS, FREE Resources...**special reports on everything you need to know about  car insurance  rental insurance  homeowner's insurance  condominium insurance  disability insurance. Be a Smart Consumer... part of our **"Circle of Safety Program"** for Spencer Insurance Agency's clients!

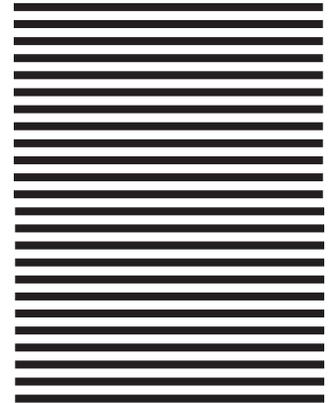
Name: \_\_\_\_\_

Daytime Phone: \_\_\_\_\_ Evening: \_\_\_\_\_ Email: \_\_\_\_\_

**Check out our You Tube Page: [www.youtube.com/user/spencerinsuranceinc](http://www.youtube.com/user/spencerinsuranceinc)**

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

## Share your news with us!!

**“Client Corner”** is a section of our newsletter where Spencer Insurance congratulates our clients, their friends and family, on achievements in their lives. This section of our newsletter is for news about YOU! We want to know what is happening in your life. Did you or a family member get married, have a baby, get a new job/promotion open a business or win an award??? Share your excitement with us!

Let us know by mailing, emailing [info@spencerinsurance.com](mailto:info@spencerinsurance.com) or faxing (215) 887-9538 this slip to us.

Client's Name \_\_\_\_\_

Tell us what happened: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
(By returning this slip to us you are giving us permission to print the information in our newsletter)

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