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Spencer Insurance Agency

100 Old York Road
Jenkintown, Pa 19046
Phone: (215) 885-2200
www.spencerinsurance.com



"Best Insurance Agency"
"Best Life Insurance Agent"

"THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

The Art of Sleep

Nearly 45% of Americans don't get enough sleep, according to a recent poll by the National Sleep Foundation. Quality of time suffers when we are sleep-deprived. The benefits of getting adequate sleep far outweigh the thrill of watching one more hour of TV or surfing the Web. Hormones regulating your appetite and blood sugar get out of whack when you are sleep-deprived. Getting a better night's sleep will help you lose or maintain your weight more effectively. You'll also feel more even-keeled emotionally and better able to handle the challenges of the day. Your cognitive performance will improve, including memory and creative problem-solving.

Try these simple steps to improve your quality of sleep.

Take Time to Wind Down Before You Go To Bed

We are always so busy that by the time we fall into bed, we haven't done a slow down to get ready to go to sleep. You need to start downshifting to prepare your body for rest. Try listening to quiet music for half an hour, meditate, or do some deep breathing. Turn off the TV and computer. Don't answer the phone. If you have children, read a quiet story.

Darker is Better

It's a natural reaction to slow down when it starts getting dark. Your body is naturally

tuned into this. The hormone that helps regulate sleep – melatonin, is suppressed by light, so to help it do its job better, you want it as dark as possible. Try getting ready for bed by candle-light. Keep low wattage bulbs in your lamps in your bedroom. If there is a lot of outside light near your bedroom windows, invest in room darkening curtains or shades.

Put Your Thoughts To Bed

We all need to process our day when it comes to an end. But not after you go to bed. Try keeping a journal and write in it a couple of hours before you go to sleep. Or take half an hour after dinner and check off all the things you accomplished during the day, special thoughts or things to remember, and then write your schedule for the next day. It won't take long to get into a good habit of not worrying so much about 'things to do', and your sense of accomplishment will grow.

No Sugar Or Alcohol Before Bed

These are stimulants that cause your adrenal glands to produce cortisol, which either keeps you awake or wakes you up. If you need a snack before bed, make it protein – a slice of cheese or turkey. A handful of almonds.

Try To Get More Sleep

Perhaps you just aren't getting enough sleep. Try going to bed half an hour earlier for a week. Do a little experimenting. Chances are, you are going to feel better.

Car Key Safety Tip

If your car has an alarm system, put your car keys beside your bed at night. If you hear a noise outside your home or think you hear someone trying to get into your house, just grab your keys and press the 'panic' button.

The alarm will be set off, and the horn will continue to sound until either you turn it off or the car battery dies.

Now think about it: for many of you, it's a security alarm system that you already have and don't have to pay extra for installation. Test it. You should

have good range with it, and just pressing that button should set it off from anywhere in your house. If you set this off in the middle of the night, the odds are pretty good that an intruder will not want to stick around. Your neighbors are going to be waking up and turning lights on. And in all likelihood, calling the police.

Also remember to carry your keys in your hand when you are walking to your car in a parking garage or lot. If something were to happen, it's a good alarm system. Just press that panic button. And stay safe.

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

Teen Driver Corner:

By Charles J. Spencer CLU

Why you don't want to consider a separate policy for your teen!

During these challenging times, many families are having to make tough choices about how they allocate their money, especially families with teen drivers.



So, if your teen will soon be getting his driver's license, you may be considering ways to reduce the high cost of insurance.

Sometimes parents with good driving records believe they can save money by buying a separate policy for just their teen rather than adding him to the family policy. That way, they figure he will be the only one whose rates are high and if he has an accident, it won't cause their rates to skyrocket as well.

While that may be true, if your teen causes an accident, your insurance rates are probably going to be the least of your financial worries. Your primary financial concern is going to be whether you bought sufficient insurance to cover the consequences of the accident, particularly if others are involved.

Usually, the only insurance companies that will insure a teen on their own policy are high risk companies. You can rarely buy sufficient coverage from a high risk provider. The key to saving money is combining all your insurance policies with the same agent. Plus the agent who knows how many assets you have that you could lose in an accident is the best one to counsel you on how much coverage you need.

Now that schools are letting out for the summer take some time and go out and practice driving with your teen drivers. Call us today for a Free copy of our "Safe Teen Driver Course" which will provide you with several lessons to go over with your teen drivers.

Have a great summer! 😊

Tip of the Month

Life Insurance (Part 2):

Why Life Insurance is so important.

By Charles J. Spencer CLU

In the last newsletter I tackled the question "Should I buy Term Insurance or Cash Value Insurance?" This month I would like to discuss why you need life insurance.

Over the last few months all of us have looked at ways to tighten up on our finances. Where can I cut back without totally changing my lifestyle? Many of us have already seen our lifestyle change. If this is a tough task now then think of what will happen if your spouse dies suddenly and you lose their income.

I had an exciting event when my daughter Patty was married in June. She along with her husband, Josh, bought a home in the Harrisburg area. Like most married couples they rely on both incomes to pay the mortgage.

Today's term insurance rates are lower than they have been in ten years. I was able to find a quality company that offered Patty a \$250,000 term life policy with guaranteed premiums for 30 years for just \$17 a month. That is less than two movie tickets!

Here are some examples on when life insurance can be a life saver:

You have a child – you need to protect them financially if you die.

You refinanced your house and took on more debt.

You plan to send your children to a private school or college.

You are separated, divorced or re-married – Make sure the people you intended to benefit from your life insurance are still the beneficiaries of

your life insurance. Can you depend on your "ex" to provide financial support or do you need more life insurance?

You are a few years from retirement but your assets are not quite enough to maintain your life style.

You want to protect your estate for your heirs.

You are a partner in a business – What happens when your partner dies? How will you buy his part of the business?

You have a key employee who dies that was bringing in a large part of your business. How do you protect your business until you replace him or her?

Inside this newsletter is a life insurance insert showing the cost of life insurance at different ages and a quote sheet. Fax, email or mail this form back to us today! Don't allow your family to be caught short! Be a smart consumer...but don't try to be your "own agent."

Protection for you and your family requires constantly vigilance...and a partnership between you and your professional agent. For the latest information on how to save money AND get the best protection for yourself and the people you care most about call me at **(215) 885-2200**.



Discover How to Make Your Teen A Safe Driver!

Check out this Website:

www.teendriverinsurance.com/spencer

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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:

April Julia and John Hanahan

May Cathy and Jim Garry

(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 2009” 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!

Jim and Cathy Garry

Charles Gerhard IV

Marc Gluckman

David Gallagher

Mark Donathan

Aaron Wentzel

Jeff Angelucci

Carol DeRose

Clare Corrado

Ken Smith

Jen Bilotta

Pat Strehle

Craig Miller

Tim O'Neill

Frank Leone

Tom Wentzel

Pat Luddy Jr.

Janice Malloy

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:

I have a child going away to live at college. Does he/she need a renter's policy or is their stuff covered under my homeowner's policy?

Generally, as long as your child is a full time student, was a resident of your house before moving to college and is under age 24 there is some coverage for the students “stuff” while they are at school. However, if there is coverage it is generally limited to 10% of your contents (Coverage C) on your homeowner's policy. So if your house is insured for \$200,000 and your contents limit is \$140,000, then your child would have \$14,000 of coverage for the “stuff” in his dorm room.

What if my child is over 23 or a graduate student? What if my child has a roommate and they buy “stuff” together? What if my child has permanently moved out of my house? Are the computers or musical instruments covered? Call us today at (215) 885-2200 to make sure you have the proper coverage.

Client News

Congratulations to Silvia and Matt Martin on the birth of their daughter **Giuliana Marie**. Congratulations to Megan and Aaron Wentzel on the birth of their son, **Jack Thomas**.

Agency News

We want to congratulate **Sheila Serianni** who decided to retire as of May 30th. Sheila started with our agency back in 1990 and has been an important part of the success of our agency. Over the years we have received many compliments about Sheila from clients. Sheila is looking forward to spending time with her husband Bob, her children and grandchildren. We will miss you Sheila! Best Wishes from all of us!

We would like to welcome **Beth Sedgwick** to our agency. Beth will be replacing Sheila as a Customer Service Representative. Beth has experience in auto financing, mortgage and banking industries. She resides in Abington.

Congratulation to our employee, **Dan Dougherty** who completed the first section of the Toastmasters International communication program. This program helps participants improve their speaking and leadership skills in a club environment

Not getting our Emails??

Spencer Insurance Agency sends forms, Auto ID Cards, applications and other information using email, however occasionally a client calls us to say they did not receive our email. Check your Spam Filter program to make sure our emails are not going into your junk or bulk mail folders. Check with your email provider to see how you can add our email address to your safe senders list so our emails will always get through to you. Send us your email address at info@spencerinsurance.com.

Email us at info@spencerinsurance.com

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

Win a New 32" LCD HDTV!

Spencer Insurance Agency's

Just Keep Talking 2009 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 2009 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 2010, we'll conduct a random drawing from all entries for the Grand Prize qualified from January 1, 2009 through December 31, 2009.

- **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**