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Spencer Insurance Agency

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Charter Member



MONTGOMERY NEWSPAPERS

"Best Insurance Agency"
"Best Life Insurance Agent"

"THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

Drought Proof Your Spring Garden

Many regions are experiencing significant climate changes including drought; one way to beat drought this spring is to look for plants that are drought hardy and native to your area.

Your garden can still bloom regardless of where you live, even if you have a small patio or a large terrace, you can be the envy of your neighbors and be environmentally responsible too! Just follow these tips from prudent gardeners everywhere.

Choose plants that will flourish in your region – Native species always do better than transplants. It's a good idea to visit your local nursery and find out which species are native to your specific region before you plant.

Choose plants that share – Choosing plants that share similar watering needs will save you time and money. Whether grown in containers or in the landscape plants that have similar needs will be easier to care for.

Avoid picky eaters – Try to avoid species that require rich soil or fertilizer that encourages weak water-thirsty growth. The most important time for plants is when they are young. Water often then and when they are established you can taper off to a leaner schedule.

Try to water early; before the heat of the day – Watering early in the morning will help

your plants stay moist longer. Watering in the afternoon or at mid-day when temperatures are higher is a waste of time and resources. Any water you pour will quickly evaporate and do very little for your garden.

Take advantage of your resources – Most cities and towns have gardening clubs, community college classes and meetings at local nurseries where you can learn more about native plants or sustainable gardening.

Another terrific resource is, of course, the library or the internet. There are millions of web pages devoted to sustainable gardens and native plants. One website that is very popular among gardeners is:

<http://www.sustainable-gardening.com>.

Loaded with all kinds of information and presented in a down to earth fashion even the novice gardener will find it easy to use!

Periods of dry weather are nothing new, but the frequency and degree of drought that certain regions are experiencing is critical. We may need to confine our old favorite annuals to containers where they can be babied, possibly with recycled household water.

Change is always unsettling, but gardeners can adapt their mindset and search for plants that laugh at the sun. The palette is broader than we think.

Spencer Insurance Agency is a proud sponsor of GYAC Baseball. Good Luck Dodgers!



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

Tip of the Month

by Charles J. Spencer CLU

The True Cost of Insurance

You hear it on the radio and TV. You see it on Billboards and in Junk Mail! "You may save up to 15 % on your car insurance". To quote a cliché "If it sounds too good to be true it probably is". **Make sure you check it out!**

At **Spencer Insurance Agency** it is our mission to recommend and provide insurance coverage 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 our Agency recognizes that price is important, it also realizes that our client's **True Cost of Insurance** can be much higher if they are not properly protected.

What is the True Cost of Insurance?

Our agency occasionally receives calls from our clients saying our price is too high. The client doesn't want to change because they love our service, but the price difference is too great. Hopefully our client called us before switching companies. We understand that price is important, but it is not the only item you should be comparing. You need to look at price, coverage, claim handling and customer service.

Let's look at price. Cancelling the auto policy may increase your homeowner's policy premium. Do you have the same coverage? For example many of our clients have sump pumps protecting finished basements. We evaluate that risk and recommend additional coverage. If your sump pump stops running due to a power outage or defect and your basement and its contents were damaged are you covered by the new policy? If not, then the **True Cost of Insur-**

(continues on page 3)

10 Common Mistakes that Could Hold Your Business Back!

Believe it or not you may be making some very common mistakes that could keep your business from growing! Take a look at the list below and see what you might be doing to hold your business back.

Do you have a clear vision for your business today and tomorrow? Many business owners get so involved in the day to day issues that they fail to plan long term.

Did you write down your business goals? Almost everyone has written down his or her personal goals, but have you written down your business goals? Writing them down is a powerful tool to keep you accountable.

How do you manage your time?

Would you interrupt dinner to take a business call? If you answered yes you aren't managing your time wisely. Try making a list of what you have to complete each day and carry over items for the next work day. Time at home is just as important as time at work. Protect it.

How many hours are you really putting in? Most business owners readily admit that they put in way more hours than they should. Don't fall into the trap of working overtime every week. It's okay to leave some tasks unfinished.

Are you paying yourself too little?

What would you have to pay some one to do what you do? Don't sell yourself short. Pay yourself what you are worth.

Are you pushing for improvement?

There are many, many ways you can improve your business. You can stream-

line processes, add a nurturing program for your clients; the list goes on. There's always something that can be updated or improved.

Are you doing what you love? Many people list doing what they love as a reason for going into business for themselves. If you are feeling bogged down maybe it's time to re-assess what it is you loved about your business when you first started.

Are you implementing your ideas? Don't put you ideas on the back burner just because the mundane issues need to be addressed. Getting your terrific ideas out there even if they aren't perfect is a good way to keep the business fresh.

Do you have tunnel vision? Are you blind to the world around you? It might be time to take a break even if it's just a day. Working too much will take its toll on your psyche and your body. Be sure to give yourself a break sometimes.

Would the business run without you?

If you answered no then you need to take immediate action and find out why and what you can do to change it. Your business is like a child, but even children grow up and leave home. If your business would perish without you it's time to re-assess.

If you answered yes to even one of these questions it's past time to make some changes. Make a list, prioritize, and take action.

Help your business grow and feel good about it at the same time!

Wanted: Apartment Manager or Leasing Office Personnel

Please help us! Spencer Insurance is looking for introductions to Apartment Complex Managers and leasing office personnel so we can offer them our services particularly renters insurance for their tenants.

If you know anyone who works in a management/leasing office please call Steve or Charlie.

Thank You For Your Vote!!

Once again you voted Spencer Insurance Agency the Best in the 2008 Montgomery Newspapers Readers Choice Awards. This year you voted Spencer Insurance the "BEST" in three categories: "Best Insurance Agency", "Best Life Insurance Agent", and "Best Investment Broker." We thank you for your confidence in our agency and pledge to continue to offer you "the Best Service." Tell your friends about us and get a chance to win our Grand Prize 32" LCD HDTV. (see page 4 for details of our "2008 Just Keep Talking" referral program)

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:

February Valerie Farley

March Patricia Wise–Strehle

(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 2008” 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!

- | | |
|-------------------|------------------|
| Ronald Cohen | Jeff Angelucci |
| Pat Ferris | Steve Cornely |
| Valerie Farley | Bob Allen |
| Bruce Neumann | Jamie Foster |
| Marie Thompson | Pat Wise–Strehle |
| Ed Hejnar | Steve Gardner |
| Jeff Solar | Dan Schmidt |
| Stephen Sheehan | Justin Strehle |
| Kathryn Wassinger | |

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

Client Corner

Congratulations to Kim Krzaczek, daughter of Christopher and Mary Krzaczek. Kim swims for Loyola College in Maryland and won two gold medals at the MAAC Championships. Kim moved onto the ECAC championships where she took 3rd place in the 100 Yd breast stoke and 4th place in the 200 yd breast stroke. Kim hopes to qualify next year for the NCAA finals.

Faith and Hope Boutique opened their second store at the Rena Rowan Breast Cancer Center located at the University of Pennsylvania Hospital with a grand opening on March 11th. Faith and Hope Boutique specializes in Mastectomy and Comfort Care products for cancer survivors.

Tip of the Month (con’t from page 2)

ance would be the price of the policy plus the additional amount of money you paid to fix your basement because the damaged property was not covered.

Next, look at customer service. Consider the service you will be receiving from the new agent. Are you calling the 800 number? Will the agent return your call? How much experience does the staff have? Spencer Insurance Agency prides itself on our customer service. If you ever do not receive superior service I want to know! Call me at 215–885–2200!

NEVER cancel a policy before you receive the new policy. Then check that policy for the True Cost of Insurance. Better yet, call us before you switch companies and send us (fax, email or mail) copies of your quotes so we can compare the policies. We owe it to you to make sure you are truly receiving the best price and not leaving a big gap in your coverage. Your “Protection and Peace of Mind” is our only business.

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 2008 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 2008 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 2009, we'll conduct a random drawing from all entries for the Grand Prize qualified from January 1, 2008 through December 31, 2008.

- **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.

Grand Prize Winner of our 2007 Just Keep Talking Referral Program
Bruce Neumann

Bruce was our winner of a 30" HDTV

Our Grand Prize for 2008 is BIGGER THAN EVER A 32" LCD HD TV

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!