

## Inside

### This Issue

Rachel's Story ..... page 1

Be Prepared ..... page 1

Teen Driver Corner ..... page 2

Cell Phone or Land-line in an Emergency / Hectic Living? Inexpensive Things To Do ..... page 2

**DID YOU WIN "Dinner for Two?"**  
See Page 3 to find out if you won!

Thank You! Thank You! ..... page 3

Frequently Asked Questions ..... page 3

Client News/ Agency News ..... page 3

Just Keep Talking 2009 Referral Program ..... page 4

## 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

## Rachel's Story *By Charles J. Spencer CLU*

Please take some time and read "Rachel's Story." Rachel was kind enough to share her story with me so I could stress the importance of buying life insurance before it is too late. Just like many things in life, we do not truly appreciate something until we can't have it. Listen to Rachel's message: **BE PREPARED!!!**

When I talk to clients about life insurance I hear many reasons for procrastinating. "I don't have the money"; "I don't want to think about death"; "I'll call you after baseball, soccer, or basketball

season." Stop procrastinating and just do it. Call us today and ask us for a life insurance review. We will discuss why you need life insurance and help you determine how much you need. Then we will show you an affordable way to meet that need.

I urge you to share Rachel's story with your friends and family. It is tough enough emotionally to lose a spouse. Don't compound the problem by not having any life insurance to help the surviving spouse with the loss of an income.

**Protect your family today!**

## Be Prepared!!!

My 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 yrs old and got married in September of 1999. While on my Honeymoon in St. Thomas my wisdom teeth became abscessed and 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, and then in October I woke up and my neck felt stiff, so I rubbed it and found a lump on the right side just below my ear. I went to my family doctor who said that it was a swollen lymph node to fight the inflamed wisdom teeth and sent me for 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 that it would take about 30 days for the lymph node to go back to normal, after 30 days it was still there. He sent me to an ENT specialist, and he treated me for 2 months on antibiotics and when it had still not gone away and another lump showed 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 got better decided to start having a baby. After 3 years we decided to adopt, and that is when I found out at 33 yrs of age, that I was going to have difficulty getting life insurance because of my past. I filled out the paper work and told

the truth when the question came up and thank God the paper work I was 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 after she was born, I was denied life insurance after they received my medical history from my primary doctor, and thankfully for us, all the papers were filed with the courts so it did not affect our adoption of Faith.

I tell you this story as detailed as I felt necessary because you can see the time in between getting married to 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, other than death, the adoption of my daughter that actually required life insurance be present to become a Mother. I too was young and invincible, but now I am a 38 yr old cancer survivor, waiting out the paperwork time limit of 10yrs so I can get Life Insurance at an affordable rate, and an amount that would actually benefit my family and not be turned down because I am 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...*

## Teen Driver Corner: Driving is a “Privilege” not a “Right”

By Charles J. Spencer CLU

Fall is “Back to School” time. This means more traffic on the roads especially in the morning as parents take their children to school. It is also a time when more teen drivers are on the road and we need to be more alert.



This is a great time to remind your teen drivers that driving is a “**Privilege**” not a “**Right**.” Every state gives us the privilege to drive, and can take it away if we abuse this privilege. As parents of a young driver, you also have the ability to take away this privilege.

Just as every city and state has driving laws that your young driver needs to follow, you too should lay down some household laws that your young driver needs to follow or risk losing their license.

Simply discussing rules and the consequences of breaking a rule is one thing. Putting it in writing gives you much more power. You can download a “**Teenager/Parent Driving Contract**” and “**Careless Driving Consequences**” directly from our Teen Driver website at [www.teendriverinsurance.com/spencer](http://www.teendriverinsurance.com/spencer). Just click the Resources tab at the top when you get to this website.

Get the new school year off on the right foot by setting up guidelines with your teen drivers. We have a monthly email newsletter that is designed to help parents teach their children to be safe drivers. To receive our newsletter email me at [cspencer@spencerinsurance.com](mailto:cspencer@spencerinsurance.com) and ask me to send you our email newsletter called “**Driver Seat**”.

## Cell Phone or Landline in an Emergency

With the increased use of cell phones in just the last several years, it’s becoming almost automatic to pick it up and punch in “911” if you see an emergency situation. This is great if you are on the highway, or in an area where there is no landline. However, you do need to be aware of some limitations with using a cell phone to call for help.

A landline with enhanced 911 will have an address attached to it when you call 911. And emergency services will be able to respond in just minutes. In some cases, your cell phone signal is going to bounce off towers and relays and may not provide an exact location. If your provider is one who has **ENHANCED 911** service, then your location should show up on a dispatch center screen. Check with your cell provider for further information.

If you are going to be traveling out of your normal home area, it is a good idea to include the highway patrol or an emergency services number on your cell phone contact list. And just to make sure you can get help no matter where you are, you should have your local emergency services number in your phone. If you do find yourself in a situation where you only have your cell phone to rely on,

here are some tips that will make it easier to get quick response: When you connect with 911, give them your location first thing, including a mile marker if possible. Give them your cell phone number in case you are disconnected. Check the front of your local phone book for ‘speed dial’ numbers for emergencies other than 911.



Some cell phones are automatically programmed to dial 911 if you start to dial a number that begins with a nine. Check your owner manual for how to turn this feature off. Check [www.fcc.gov/cgb/consumerfacts/wireless911srv.html](http://www.fcc.gov/cgb/consumerfacts/wireless911srv.html) for further information

Of course, we hope you don’t ever have to worry about using 911, but the more you know the safer you and your family will be.

## Inexpensive Things to Do If You Need a Break From Hectic Living

Regardless of your circumstances, you need a break. You deserve it, and whether its an hour, an afternoon or a whole day, here are some ideas that you may not have thought of:

- Cook for someone else
- Take a hike where you live
- Get rid of the clutter.
- Treat yourself to a matinee
- Read the newspaper
- Go to a museum
- Window shop all day long
- Go play a round of miniature golf
- Buy a popsicle and eat it in the park
- Go have breakfast with a friend
- Start researching for the book you have always wanted to write
- Write letters to the people who have made a difference in your life.
- Visit the public library – check out a book, DVD or CD
- Skip rocks in a pond

**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 ..... Janice Malloy

July ..... Philip and Stephanie Zucker

(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!

John and Carol Chrzanowski

Balthazar Flore-Gil

Monica Bonitatibus

Mike & Pam Ozer

Adam Schwartz

Gabrielle Winn

Elaine Markey

Anna Filmeyer

Ken Smith

Dan Mason

Joe Spencer

Eric George

Craig Miller

Philip Zucker

Mark Hedson

**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:

#### How much Life Insurance do I need?

That is a great question. It tells me that you are giving some thought to why you have life insurance. The answer to this question is not that complex. It does not take a 10 page computer printout.

Unfortunately the answer I hear given the most when I see an article in the paper or hear someone on the radio talking about life insurance is that you should have 10 times your salary or some other multiple of your salary. Everyone's situation is different and relying on this type of estimate is not a good idea. If you have four children, then your needs will be different than a single person.

I use a four part questionnaire that will ask you about final expenses, debt, income replacement and education funding. After discussing these factors I will estimate how much life insurance you will need to reach your goals.

Give us a call today and get a **FREE** Life Insurance review. Don't wait until it is too late. Protect your family today!

### Client News

Congratulations to Angelo and Doris Mancino. Angelo and Doris celebrated their 60th wedding anniversary!

Congratulations to Marie Thompson, owner of Jolly Tots Nursery and Child Care. Jolly Tots celebrated its 50th year in business on September 6th.



### Agency News

Congratulations to Beth Sedgwick who passed her property casualty licensing test.

Congratulations to Denise Fields on the “BIG 40th” Birthday Bash.

## 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](mailto:info@spencerinsurance.com).

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