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### DID YOU WIN

#### "Dinner for Two?"

See Page 3 to find out if you won!

Thank You!

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## Spencer Insurance Agency

100 Old York Road  
 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

## Spencer Insurance Agency Presents Check



Charlie Spencer presents Dan Moyer from the Society of St. Vincent DePaul with a check for \$250. St. Vincent DePaul provides assistance to families in need throughout our community. Spencer Insurance donated \$5 for each referral and \$1 for each new Facebook "Like" we received from January 1st to March 31st. Spencer Insurance thanks you, our clients and friends, who referred business to our agency.

From April 1st to June 30th Spencer Insurance will donate \$5 for each referral we receive and \$1 for each new Facebook "Like" to Cathy's Kids Foundation, which raises money to send a family with a child who has cancer to Disney World. More information is available on Facebook. Help out this cause by sending us your referrals and going to the Spencer Insurance Agency Facebook page and clicking the "Like" button.

### FAQ: Should we call you when we start to remodel our house?

Yes, always contact us when you start a project. There are several reasons to contact us:

- We may need to increase your coverage to reflect the increase in replacement cost of your home. Remember, the majority of homes are underinsured. Don't get caught short if you have a fire and need to rebuild your home.
- If you purchase additional items of personal property, discuss insuring them with us to see if you need additional coverage.
- Consider Flood Insurance; Homeowner's policies do not cover flood.
- Check with us to see if the remodeling earned you any discounts on your homeowner's insurance premium: (con't on page 2)

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

## Teen Driver Corner

### Teens “Inherit” Bad Driving Habits from Parents

According to a study conducted by SADD, 60 % of High School Students say their parents have the biggest influence on their driving habits.

(see <http://sadd.org/teenstoday/parentsdriving.htm>)

Consider these findings:

- 62% say they talk or text on their cell phone while driving.
- 67% say they speed.
- 33% say they do not wear seat belts.
- 24% think these behavior are safe.

What kind of example do you set for your Teen Drivers? As summer approaches, teen drivers will take to the road more frequently. Have you established any ground rules with your teen drivers for summer driving? Have you explained the new PA law that prohibits texting while driving?

Spencer Insurance can help you. We have a website designed specifically for parents with teen drivers. Go to our website at [www.spencerinsurance.com](http://www.spencerinsurance.com) and click the “Have a Teen Driver?” icon.

This website provides the following:

- Parent/Teen Driving Contract that outlines consequences for their actions.
- Free Home Study “Teach your Teen to Drive” online course.
- Valuable information to help you determine if you have the proper coverage.
- 101 Safety Tips for Teens.

Spencer Insurance is here to help you. Call us and we can discuss how you can use all these tools to help your teen become a safer driver.

At Spencer Insurance, “Your Protection and Peace of Mind is our only Business!”

*Be Safe, Charles J. Spencer, CLU*

## Tip of the Month

### Tips for those Getting Married or Engaged

Congratulations on your recent engagement or marriage!

According to online reports, the average cost of a wedding is about \$25,000. If you purchased a car for \$25,000 you would call us immediately and add the car to your policy. You would not think twice about it. Why then would you not insure a \$25,000 wedding?

Okay, so we don’t insure against “cold feet,” so what would be covered? Consider these situations:

- You have a destination wedding in the Caribbean and a category 4 hurricane cancels your wedding. How much money did you lose?
- You are called to active duty and you lose the deposits you placed on the venue, photographer, and caterer.
- A sudden illness of the bride, groom, or their parents delays the wedding. How many of your deposits are at risk?
- You go to pick up your wedding dress and find a sign on the door that says the company is out of business.
- Lost rings, stolen wedding gifts, or damaged photographs. What do you do now?

These are just a few situations that could be covered by wedding insurance and the cost can be under \$199. Call us for more details.

**Note: This insurance is also available for**

other events such as christenings, family reunions, or other gatherings. The venue holding your event may ask you to add them as an additional insured.

There are many other important concerns to a newly engaged or married couple. Check out our website at <http://spencerinsurance.com/resources/getting-married> for more information about:

- Insuring the engagement and wedding rings.
- Reviewing your finances before you get married.
- What you need to do to change your name
- How marriage affects your insurance policies (Health, Home, Auto, and Life).
- Is this your second marriage? Are your life insurance benefits going to the right person?

**Ask us for our free report:**

*Spencer Tips on “What You Need to Know About Life Insurance. . . How to Make Sure The People You Intended To Get Your Life Insurance Benefits Actually Get the Benefits.”*

This is a wonderful and exciting time! Please share your stories on our Facebook Page. Just search **Facebook for Spencer Insurance**. Call us today to make sure you prepare for your special day!

*Charles J. Spencer, CLU*

## FAQ: Should we call you when we start to remodel our house? (con't)

- Did you add an alarm?
- Did you upgrade your plumbing, roof, heating or electrical?

Here are a few additional tips:

- Make sure your contractor is insured. Ask for a Certificate of Insurance from your contractor with you listed on the certificate.
- Ask the builder or contractor if you need a Builders’ Risk policy. Better yet, call us and we will discuss your need for a Builders’ Risk policy.

For more information and tips from **FEMA and Spencer Insurance** on how to protect yourself from bad contractors, check out our website at <http://spencerinsurance.com/remodeling-your-home/>. Don’t find out too late that you did not have the right coverage.

**Call us as soon as you start planning a project, (215) 885 –2200.**

**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:

February ..... Keith Edwards

March ..... Mark Hedson

(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!

- |                        |             |
|------------------------|-------------|
| Mark and Sheryl Hedson | Matt Karr   |
| Marc Rosenberg         | Jim Garry   |
| Keith Edwards          | Jim Levine  |
| Ted Piotrowicz         | Otto Hentz  |
| Beth Sedgwick          | Bonnie Rose |
| Katie Hoover           |             |

**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

### Agency News

Spencer Insurance will donate \$5 for each referral you send us and \$1 for each new Facebook "Like" from April 1st to June 30, 2012. We will donate the money to Cathy's Kids Foundation.

For more information on the Foundation go to <http://www.golfforcathy.com>.



### Client News

Congratulations to Dave and Allie Levitt on the birth of their daughter Anna.



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

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

## Spencer Trivia: WIN, WIN, WIN!

**This Month's Question:** *What was the name of the commercial fishing vessel that was lost at sea with all hands during the "Perfect Storm" of 1991?*

Send your Answer to [cspencer@spencerinsurance.com](mailto:cspencer@spencerinsurance.com). If you email me the correct answer by June 10th your name will be entered into a drawing for a \$25 Gift Card. Good Luck!!

**Need Boat Insurance? Give us a call at 215-885-2200 to make sure you have the right coverage at a competitive price!**

**Last Month's Winner:** We had several people email us the correct answer this month. **Steve Cornely's**, name was picked from the group of people who answered the question correctly and won a \$25 Gift Card. **Congratulations Steve!**

**Last Month's Trivia Question:** *The first motorcycle with a gas-powered engine was created by?*

**Correct Answer:** *Gottlieb Daimler in 1885.*

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

## The Spencer Insurance Agency Emergency Contact Program Disaster Preventer

### 1 Your latest contact information.

If an emergency does occur, we want to be able to reach you quickly, so let's make sure we have the most current ways to get in touch with you. Can you take a moment and get this information to us right away? Thanks!

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

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_

Email: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

### 2 Your EMERGENCY CONTACT information.

What happens in case of an emergency...and we can't find you? We call your EMERGENCY CONTACT.

Or, an EMERGENCY CONTACT may become aware of an emergency concerning you, your property or your family... they can contact us and we'll get your protection rolling immediately. Can you give us the name(s) of at **least one or more relatives, trusted friends, neighbors or colleagues** who can serve as your Emergency Contact? If something does go wrong, it may be the most important thing you've done! (Their name will be held in confidence in your personal file.)

If you don't have all the information, *that's okay*. You can always add more later. One contact is enough...three is better! Just get us what you can now, so we have something immediately!

Their name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_

Email: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Their name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_

Email: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Their name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_

Email: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

**PLEASE - Just email, fax (215) 887-9538**

**or mail this form to us**

**Thank you!**

*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<br>Insured Amount | \$250,000<br>Insured Amount | \$500,000<br>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<br>(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)<br>Your Birthday (fill in date)  | Male Female<br>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)<br>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<br><input type="checkbox"/> Over 1 year ago <input type="checkbox"/> Over 2 years ago<br><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<br><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<br>(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<br>(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 42" 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 2012 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 **42" 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 2013, we'll conduct a random drawing from all entries for the Grand Prize qualified from January 1, 2012 through December 31, 2012.

- ♦ **THE GRAND PRIZE WINNER** wins the **42" LCD HDTV**

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

#### 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.teendriversinsurance.com/spencer](http://www.teendriversinsurance.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!

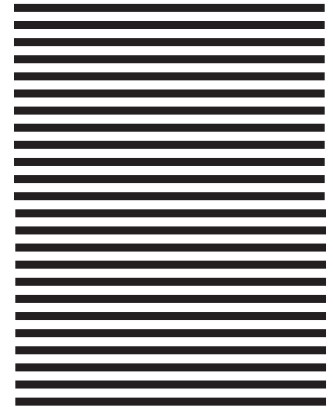
Name: \_\_\_\_\_

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

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

Spencer Insurance Agency, Inc.  
100 Old York Road, Suite 3-112  
PO Box 54 Jenkintown, PA 19046

PRSRT STD  
U.S. POSTAGE  
**PAID**  
Horsham, PA  
PERMIT NO. 90



**“Your Protection and Peace of Mind is our only Business!”**

*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**