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#### "Dinner for Two?"

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www.youtube.com/user/spencerinsuranceinc



YouTube LinkedIn

MONTGOMERY MEDIA

2012



"Best Insurance Agency"  
"Best Life Insurance Agent"

# "THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

## Protect Your Home Based Business!

According to a survey by the **Independent Insurance Agents and Brokers (IA&B)**, one in ten U.S. households operates some type of full-time or part-time home-based business. Unfortunately, many of these home-based business owners assume their homeowner's policy provides coverage for their business exposure. The survey indicates that **58%** of the owners of home based businesses have not purchased additional insurance for their business and that **87%** of those business owners did not realize that additional insurance was needed.

### Are you one of the uninsured?

Call us today to review your need for business insurance. Many of our clients realize that **Spencer Insurance** provides home, auto and life insurance, but did you know we can provide coverage for your business too? If **Spencer Insurance** cannot place your insurance we can help you find someone who can.

Most insurance companies use **The Insurance Services Office (ISO) Homeowner's 3 - Special Form**. This homeowner's policy has several exclusions and limitations that apply to your business property and operation.

Coverage is excluded for any other structure on the residence premises used for any business

purpose (there are some exceptions). This means if you operate your business out of a detached building like a garage, that structure is not covered on your homeowner's policy. Your homeowner's policy also limits the amount of business property located at your home to **\$2,500** and even less if your business property is away from your home.

### Think that is bad? Well listen to this. . .

Your homeowner's policy excludes liability arising out of the conduct of the business! You have no coverage if you get sued for activities related to your home-based business.

### Is there a solution?

Yes, call us today at **(215) 885-2200** to discuss your home-based business or any business you operate. We will discuss your coverage options with you to make sure you have the proper protection at a very competitive price. As an **Independent Insurance Agency**, **Spencer Insurance** represents many high quality insurance companies. We will review your needs and match your business with an insurance company that will provide you the best coverage at a competitive price. At **Spencer Insurance** we realize the your **"True Cost of Insurance"** can be much higher if you do not have the proper protection. **Don't delay, call us today!**

-Charles J. Spencer, CLU

## "Your Protection and Peace of Mind is our only Business!"

## Should I purchase the supplemental Life Insurance offered by my employer?

Many employers offer Group Life Insurance coverage. Some of this coverage is provided free as an employee benefit. Many times you can purchase supplemental coverage and the cost will be deducted from your paycheck. Should I buy this additional coverage? There are pros and cons.

### Here are the pros:

- Very convenient as the premium is deducted

from your paycheck.

- Few medical questions are asked so it is easier to apply.
- No blood tests or other lab work is required.
- Many times the rates are blended with non-smoker rates making them lower for smokers.
- Many times the rates are unisex which will make male rates less expensive.

(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...

### Here are the cons:

- Group life rates are banded based on rates and typically increase every 5 years.
- Group life rates are blended so if you are a healthy non-smoker you could get the same rate as a chain smoking unhealthy person.
- The amount of life insurance you can purchase is limited and may not be sufficient for your needs.
- May lose the coverage if you leave the employer.
- Rates can increase immediately if the employer chooses a new life insurance company.

### What should I do?

Contact us today at (215) 885-2200 to review your life insurance needs and the cost of your employer's life insurance coverage before your next open enrollment. Most open enrollments happen in the fall so this is a great time to review that coverage.

### Consider purchasing life insurance on your own for the following reasons.

- You can lock into a rate for up to 30 years. The cost of your employer group coverage changes based on age bands every 5 years.
- Your coverage may look inexpensive now but what will you be paying in 10 years?
- You won't lose your life insurance coverage if you get laid off or change jobs.
- If you are a healthy non-smoker you may find less expensive rates.
- You will be able to purchase the amount you need.

Go to our website [www.spencerinsurance.com](http://www.spencerinsurance.com) and click on the **Life Insurance Tab** for more information and a free report "What you need to know about Life Insurance and How to Make sure the People You Intended to get your Life Insurance Benefits Actually Get the Benefits!"

## Cathy's Kids Foundation



to **Cathy's Kids Foundation**. Go to our Facebook page (just search Spencer Insurance) and "Like" our page!

All the proceeds from the foundation go to sending a family with a child with cancer to **Walt Disney World**. For more information on **Cathy's Kids Foundation** and how to donate to this wonderful charity check out their website at [www.golfforcathy.com](http://www.golfforcathy.com).

Spencer Insurance Agency wants to present **Cathy's Kids Foundation** with another **Big Check** this year. From **April 1st to June 30th**, Spencer Insurance will donate **\$5** for each referral we receive and **\$1** for each new Facebook "Like" on our company page

## Teen Driver Corner

I am sure you heard it before but it is worth repeating: The leading cause of death for teenagers is traffic accidents. According to the **National Highway Traffic Safety Administration (NHTSA)**, teenagers are three times more likely to have a fatal crash

Summertime is the worst time of year for Teen accidents. According to the **NHTSA** "research shows which behaviors contribute to teen-related crashes. Inexperience and immaturity combined with speed, drinking and driving, not wearing seat belts, distracted driving (cell phone use, loud music, other teen passengers, etc), drowsy driving and nighttime driving aggravate the problem."

### Some Tips:

- Make sure your teen understands that wearing seat belts is not an option.
- Reduce the teen's access to alcohol.
- Discuss the use of cell phones while driving. Start by being a good example.

(teens learn behaviors by watching their parents).

- Limit the number of passengers your teen has in your car.
- Discuss consequences to unacceptable behavior. Consider a **Teenager/Parent Driving Contract** (we can provide you a sample).
- Provide a "No Consequences" out for you teenager if they become drowsy or drunk. Tell them to call you so you can pick them up and don't lecture them right away.

Continue to teach your teens the benefits of safe driving. We have a lot of information for parents of teen drivers. Call us or go to our website at [www.spencerinsurance.com](http://www.spencerinsurance.com) and click the "Have a Teen Driver?" starburst towards the middle of the home page. Let us help you! At Spencer Insurance, "Your Protection and Peace of Mind is our only Business!"

Charlie Spencer, CLU

**Discover How to Make Your Teen A Safe Driver!**  
Go to [www.spencerinsurance.com](http://www.spencerinsurance.com)  
Then Click the "Have a Teen Driver" Starburst

# 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 ..... Jim Levin  
March ..... Mary Ellen Beck  
(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!

- |                          |                    |
|--------------------------|--------------------|
| <b>Melissa Niemczura</b> | <b>Bill Ferst</b>  |
| <b>Mary Ellen Beck</b>   | <b>Hoan Thai</b>   |
| <b>Jim McStravock</b>    | <b>Pat Strehle</b> |
| <b>Dennis Logan</b>      | <b>Peter Pritz</b> |
| <b>Kate Maguire</b>      | <b>Trish Mayer</b> |
| <b>Ken Romani</b>        |                    |

## News from Our Clients

### Client News



Congratulations to Mary Ellen Beck, our Spencer Referral Reward\$ "Big Spin" winner for March.

Mary Ellen spun the Wheel and won a \$50 Outback Gift

Card. Her name was picked out of a jar of all those who referred someone to us during the month of March.

Will you be the next winner? Check out our website to find out how you could be our next winner.

### Agency News



Most of you have spoken with the people in our office. I thought we would introduce them to you in the next few newsletters.

Joan M Schneider, CISR joined Spencer Insurance Agency in 1980 working for Edward Spencer and Walter Hauck. Her years of experience are a major asset to

the agency. Joan's primary responsibility is customer service. She earned her Certified Insurance Service Representative (CISR) designation for personal and business insurance. Joan enjoys her pet rabbits, roller coaster and train rides.

## 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:** *In what year did Mother's Day become a national holiday and what Philadelphia woman was instrumental in having the day set aside to celebrate our moms?*

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!!

**Last Month's Winner: Evelyn Stern!** Evelyn's, name was picked from the group of people who answered the question correctly. She won a \$25 Gift Card for the correct answer to our Trivia question. **Congratulations Evelyn!**

**Last Month's Trivia Question:** *When and where was the first St. Patrick's Day Parade?*

**Correct Answer:** *March 17, 1762 in New York City. The first parade honoring the Catholic feast day of St. Patrick, the patron saint of Ireland, was held by Irish soldiers serving in the British Army on March 17, 1762.*

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

## **You Trust us with your Auto and Homeowner's Insurance. Let us help You Protect Your Business!**

### **Did you know. . .**

- 58% of home-based business owners have not purchased additional insurance for their business.
- 87% of these home-based business owners did not realize additional insurance was needed.
- Your Homeowner's policy excludes liability arising out of the conduct of your business!
- If you conduct business out of your detached garage at your home it is not covered on your homeowner's policy (there are a few exceptions).

## **Protect Your Home-Based Business Today!**

As Independent Insurance Agents, Spencer Insurance Agency represents several top rated insurance companies and can choose the company that has the right insurance package for your needs. We do the research for you. Spencer Insurance Agency may not be the lowest or highest price, but you will know you have the proper protection at a very competitive price.

### **Some of our business clients include. . .**

- Gift shop
- Law office, doctor's office, dental office, chiropractor's office
- Contractors including electrical, carpenter, dry wall and painter
- Sign Store, Auto Repair Shop, Funeral Home, and Candy Store. How many years would it take to deplete your retirement savings?

### **Some of the coverages we offer businesses. . .**

- Property
- Liability
- Commercial Auto
- Workmen's Compensation
- Employer Liability
- Professional Liability

**Call us today at 215-885-2200 for a business review!**

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

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  |
|--|--|---|
| 1 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.  |
| 2 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.   |
| 3 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.  |
| 4 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. |
| 5 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.   |
| 6 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.   |
| 7 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.   |
| 8 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.   |
| 9 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!

If you know someone who would benefit from the same great service you have come to expect, refer them to us! To show our appreciation, we have our 2013 Referral Reward\$ Program. We could give our advertising dollars to newspapers, ad agencies, 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!

### 1st Chance

Tell a friend, a colleague, a relative, an acquaintance about us. When they contact our agency and tell us you referred them (don't worry, we'll ask), **YOU WIN:**

- ◆ **3 free lottery tickets**
- ◆ 1 chance to win "The Spencer Big \$pin" (awarded each month)
- ◆ 1 chance to win the Grand Prize **A New 42" LCD HDTV**
- ◆ \$5 donated to a local charity in your name

### 2nd Chance

The first week of each month, we will hold a random drawing from the previous month's #1 Chance qualifiers. **THE WINNER** will receive:

#### ◆ **A Spencer Big \$pin!**

Come into our office and Spin the Spencer Big \$pin Wheel for your chance to win either:

- ◆ **\$100 in Cash**
- OR
- ◆ **\$50 Gift Card** to a local restaurant!

### Grand Prize!

Each January, we'll conduct a random drawing for the Grand Prize. **THE GRAND PRIZE WINNER** will receive:

#### ◆ **42" LCD HDTV**

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

## Start referring now to increase your chances!

Simply write your name on a referral card and give to the person you are referring. If you need more cards, let us know.

#### 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.

*Check out our website: [www.spencerinsurance.com](http://www.spencerinsurance.com)*

Spencer Insurance Agency's ...

# Circle of Safety Update

**CALL RIGHT  
NOW!**

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!



**"Spencer Tips on how to Save Money on Your Car 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 "Spencer Tips on How to Protect your Family when You Become Disabled." Contact us...we'll help!

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

- |  |   |
|--|---|
| <input type="checkbox"/> protecting my home, condo or apartment with insurance | <input type="checkbox"/> protecting our Business 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 teen driver or children at college      | <input type="checkbox"/> protecting our income with disability insurance          |
| <input type="checkbox"/> protecting our Retirement Funds with Long Term Care   | <input type="checkbox"/> protecting our jewelry, art and valuables with insurance |

**PLUS:** Having a baby, getting married, separated or divorced? Have a teen driver or a child going to college? Downsizing or preparing for retirement? Check out our website [www.spencerinsurance.com](http://www.spencerinsurance.com) for tips when you have a life changing event.

### 4 Quick Ways to Get In Touch With Us:

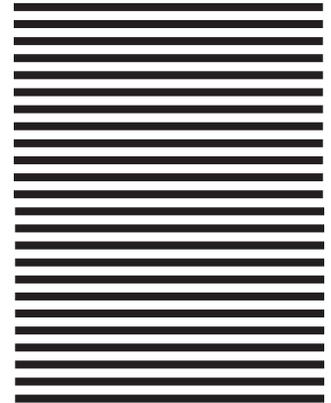
Fax: (215) 887-9538 Phone: (215) 885-2200

PO Box 54 Jenkintown, PA 19046 Email: [Info@spencerinsurance.com](mailto:Info@spencerinsurance.com)

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

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**“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**