



# SPENCER INSURANCE AGENCY'S

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

Hello and welcome to summer! All of us at Spencer Insurance Agency hope you have time to relax this summer and recharge. My wife and I are looking forward to our vacation in Maine this July with our children and grandchildren. I will have my boat if I need to escape.

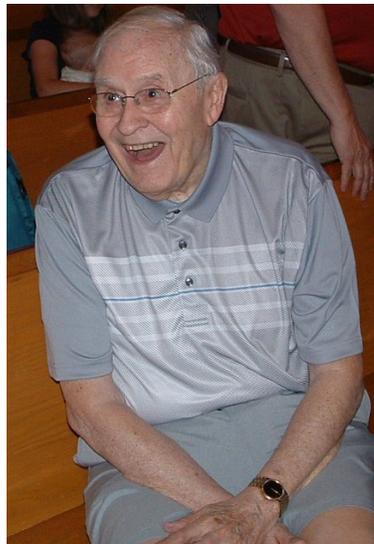
We are doing something special for my dad's 90th birthday this year and hope you can join in the fun! Please see the article below.

Congratulations to last quarter's Trivia winner and Big Spin winners. Find out in this newsletter how you can be our next winner! Thank you to everyone who referred a friend or family member to us. We appreciate the trust you put in our agency! Enjoy the summer months and be sure to share your vacation pictures on our Facebook page.

*Clarie*

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### SHHH!! It's a Surprise. Ed turns 90 this year!

Many of you fondly remember our founder and my dad, Ed Spencer. Our clients ask about him all the time and he is always asking us about his clients. He really enjoys the news we share with him about you. Ed is turning 90 this year and we want to present him with a big surprise.

We are asking our clients that knew Ed to send him a note or a memory from the past. It can simply be a greeting to him on his 90th birthday or a story you remember about him. We want to get as many together as possible and put them into a scrap book to present to

him on his birthday. I know he will be very excited when he receives your notes.

Please send your notes and memories to me at [spencer@spencerinsurance.com](mailto:spencer@spencerinsurance.com) or mail them to me at our office address, PO Box 54 Jenkintown, PA 19046.

I thank you in advance for helping us celebrate this wonderful milestone.

Your Protection and Peace of Mind is Our Only Business!

215-885-2200

[www.spencerinsurance.com](http://www.spencerinsurance.com)

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



### Teaching your young drivers does not stop when they have a license!

Summer is a great opportunity to fine tune your teen's driving skills. When you go on vacation give them some practice driving on the interstate highways. Quiz them about what to do if they have an accident.

Did you know we have a website designed to help the [Parents of Teen Drivers?](#) The website offers a 16 lesson driver guide to help you train your teen driver.

[So check it out!](#)



Did you have a great experience with someone at our agency?  
Please post an online review on [Google](#) or our [Facebook Page](#).

## Spencer Trivia

### This quarter's question:

What was the original name of the Liberty Bell?

Send your Answer to [cspencer@spencerinsurance.com](mailto:cspencer@spencerinsurance.com).

If you email the correct answer by August 15th your name will be entered into a drawing for a \$25 Gift Card.

Good Luck!

**Last Month's Question was:** From what musical does the song "June is Busting Out All Over" come?

**Answer:** The Rodgers & Hammerstein musical, "Carousel", which was first performed in the Majestic Theater, New York on April 19, 1945.

Several people emailed the correct answer and **Kathy Edward's** name was picked as the winner. Congratulations, **Kathy!**

## Agency News



Travelers representative, Mario D'Andrea, presents Spencer Insurance Agency their Elite Agency Award for outstanding partnership and contribution. Way to go staff!

## Tip of the Month: Why do I Need Estate Planning?



We meet with many clients and prospective clients to discuss their life insurance needs and one common thread is the lack of any estate planning. Most people equate estate planning with the wealthy. Yes, the wealthy need estate planning but so do the rest of us. So what is estate planning? It can be as simple as having an updated will, advanced medical directive, and power of attorney

Here are some examples of when and why would you need estate planning as well as a life insurance review:

Your children are getting older and moving out on their own. [You are downsizing and preparing for retirement.](#) If you have estate planning documents they are probably outdated. You need to meet with an estate attorney and update your documents.

[You have young children](#) and life insurance. You don't have a will or the will was done before you had any children. You need to update the will so you can name the guardian of your children, decide who will be the trustee of the life insurance proceeds, and make plans for a special needs child, among other things. Without an updated will the courts will need to get involved to protect the children. You need an updated will to make sure your wishes are followed in the event of your premature death. You are [separated, divorced or remarried.](#) You need to make sure your will is updated to match your current situation. When a couple divorces there are many issues with their children that need to be addressed. Life insurance beneficiaries need to be discussed to protect your children.

We are not attorneys and we do not give legal advice but we can refer you to an estate attorney who can assist you. In our experience reviewing life insurance policies, we have seen many things that could lead to unintentional problems down the road. For example, naming minor children as beneficiary or naming the same person as both guardian and beneficiary. The guardian may be great with helping to raise your children but they may not be the best at managing money, and vice versa. There are just a few of the important discussions you should have with an estate attorney in addition to meeting with us for a life insurance review. [Contact us today](#) even if we are not your current life insurance agent.

# Rewards Program

We build our agency on your positive comments and are truly grateful for your loyalty and faith in us! If you know some one who would benefit from the same great service you have come to expect, please have them contact us! For **EVERY** friend or family member you send our way, you will receive

- 3 scratch-off lottery tickets
- \$5 donation to a local charity
- An entry for a chance to win a spin on our Prize Wheel where you could win an **iPad Mini, \$100 Cash, or a \$50 Gift Card!**



One Big Spin winner will be picked each month! Start now to increase your chances to win!

## Thank You

Thank you to all our clients who graciously told their family, friends, and associates about us!

- Angie Osborn, Tony Hourmouzis, Linda Debow,  
 Bill Beirn, Elliott Seidman, Lisa Dam,  
 Laura McMahon, Maureen Schultz, Dennis Meakim,  
 Dan Pfeiffer, Bernie Rooney, Dan O’Kavage  
 Bob Partain, David Schweitzer, Max Jennings,  
 John Lang, Bill Reardon, Mark Hedson,  
 Ken Romani, Joe Cassidy

## Charity Spotlight

This quarter Spencer Insurance Agency will highlight a wonderful local charity, the [Abington Township Police Athletic League \(PAL\)](#).

All of us at Spencer Insurance feel our youth are one of our greatest resources and Abington PAL serves the youth of our community.

Spencer Insurance Agency will donate \$5 for each referral you send us during the 3rd quarter.

Check out their [website](#) and donate if you can to support this great cause.



## Big Spin Winners



Congratulations to our March winner, **Krista DeBow!**  
Krista won a \$50 Gift Card!

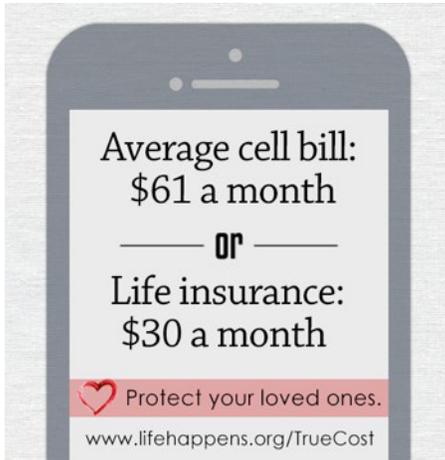


Congratulations to our April winner, **Matt Martin!**  
Matt won \$100 Cash!



Spencer Insurance Agency  
115 West Ave Suite 204, PO Box 54  
Jenkintown, PA 19046  
(215) 885-2200  
www.spencerinsurance.com

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3rd Quarter

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## Spencer Online



- [Do you have young children?](#)
- [How a child moving to college affects your insurance.](#)
- [Have a teen driver?](#)
- [Are you downsizing and preparing for retirement.](#)
- [Are your summer toys insured?](#)
- [Summer section of our website.](#)
- [Are you separated, divorced or remarried?](#)

## Did You Know?

**1** in **5** people wished their SPOUSE *or* PARTNER had **LIFE INSURANCE** *-or more of it.*

Source: 2015 Insurance Barometer Study, Life Happens and LIMRA

Think life insurance.

www.lifehappens.org

**LIFE HAPPENS**  
A NONPROFIT ORGANIZATION