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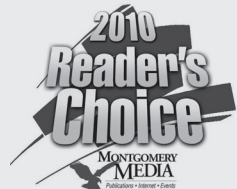
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 www.youtube.com/user/spencerinsuranceinc



"Best Insurance Agency"
 "Best Life Insurance Agent"

"THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

Tip of the Month: When was the last time you reviewed your life insurance?

Sadly, many times the response I receive to this question is never. Most people think or inquire about life insurance when they get married, have a baby or get a mortgage, but few people ever review their life insurance to make sure it is still the proper protection.

My daughter Patty and her husband Josh purchased life insurance after they bought their first home about two years ago. This May, Patty and Josh will make Tammy and I grandparents for the first time. We are very excited! Of course, being her father and an insurance agent, I wanted to make sure they had the proper protection so I suggested we do a review of their life insurance (Okay, maybe it was more than a suggestion). They need to think about the cost of child care, education, and other expenses related to raising a child.

So I ask . . . When was the last time you reviewed your life insurance?

Here are reasons you need to review your life insurance:

- You refinanced your mortgage, possibly for another 30 years

- You had a second or third child
- You are recently divorced
- You have children from two marriages
- You have a special needs child
- You purchased or started a business
- You have a key person in your business whose death would financially impact your business
- You will need to buy out a business partner if he or she dies
- You have downsized and don't need as much term life insurance but still need some coverage
- Your health has improved
- You no longer smoke or use tobacco products

These are just a few reasons to review your life insurance. For our Special Report on Life Insurance, go to our website at www.spencerinsurance.com and click on the resources tab.

Give us a call today at (215) 885-2200 for a life insurance review. At Spencer Insurance "Your Protection and Peace of Mind is our only Business." *Charlie J. Spencer CLU*

Bug Bombs — What They Can and Can't Do

As we move towards warmer months, it's time to flush out all those tiny insect critters that have been over-wintering in your home. A common and relatively cheap approach is to use bug bombs or foggers, that release an insecticide gas, which you leave to do their work while you go out. But it's important to know they some may not work for all insects, and their effectiveness is reduced

if you leave cabinets and cupboards closed or use insufficient bombs for the area you're treating. Check the canister for coverage (about 800 sq ft per can is average) and details of insects targeted. Be aware too that bug bombs are usually flammable so follow the instructions carefully. If you have anything more than the mildest of insect problems, these devices are going to be ineffective. Time to call in a pest control pro!

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...

Teen Driver Corner

What have you done lately to help your teen become a safer driver?

Charles J. Spencer CLU

Time is moving fast. One fourth of the year is nearly gone. Hopefully, during the first quarter you took advantage of the abundant snowfall by taking your teen driver out for a lesson in driving in the snow. There is no better way to get experience driving in the snow than with the supervision of a parent. Make a point of doing this the next time it snows if you have not done so already.

Don't stop training your teen drivers after they get their license. Having a license does not make your teen driver an "Experienced Driver" or a "Safe Driver." It is only with hours behind the wheel that your teen will become a more experienced driver. Driver's training is a continual process, not just a number of hours.

How can we help you?

Here are several tools Spencer Insurance Offers:

- Distracted Driving Module — Click on the Distracted Driving icon on our website at www.spencerinsurance.com.
- Complete a parent/teen contract. Go to www.teendriverinsurance.com/spencer and click on the resources tab.
- Call us for your Free Copy of our "Safe Teen Driver Guide." This guide will provide 16 lessons to guide you in training your teen driver. Some of the lessons include:
 - Parking
 - Merging and lane hints
 - Reading maps and navigation systems
 - What do you do if you have an accident

We have many other resources on our website designed specifically for parents of teen drivers. Go to www.teendriverinsurance.com/spencer. We know parents have a huge responsibility when it comes to training teen drivers and Spencer Insurance wants to help you. Take advantage of all the resources we provide for you. Yes, price is important when it comes to insurance costs, but at Spencer Insurance "Your Protection and Peace of Mind" is our only business!

Sharpen Your Flood Safety Awareness

Floods are the number one natural disaster in the US, causing around \$5 billion damage every year. Yet most homeowner's insurance policies don't provide coverage for this risk. That's partly because flood dangers are so widespread, so the task of insuring against them has been handed to the **Federal Emergency Management Agency (FEMA)** through the National Flood Insurance Program. There's hardly a county in the country that doesn't have at least some risk, even in high altitude and desert areas. You can check the threat in your locale by viewing flood maps held by FEMA at <http://tinyurl.com/fema-flood-maps>.

The National Flood Insurance Program.

The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the program. Building and contents coverage starts at around \$120 a year. Learn more at www.floodsmart.gov

To highlight risks, March 14 marks the start of National Flood Safety Awareness week. As part of the campaign the National Weather Service offers the following safety tips:

- If flooding occurs, move to higher ground immediately. Evacuate areas subject to flooding.
- Do not allow children to play near high water, storm drains or ditches.
- Do not attempt to cross flowing streams. Just six inches of fast flowing water will sweep you off your feet.
- Never drive on a flooded road. Most vehicles lose contact with the road in six inches of water.
- Do not camp or park your vehicle along streams or washes when threatening weather conditions exist.
- Be especially cautious at night when it is harder to recognize flood dangers.

More campaign info: www.weather.gov

Frequently asked Questions:

What is a Personal Umbrella Policy?

A Personal Umbrella Policy is a liability policy that will provide you additional liability coverage if your limits on your personal auto policy or homeowner's policy are exhausted. It can also provide coverage for liability gaps in your auto and homeowner's policies. It is named umbrella since it is placed above your auto and homeowner's policies.

If you are involved in a serious accident and your limits on your auto policy are exhausted, you will then have an additional layer of protection. Umbrella

policies generally start at \$1,000,000 in coverage.

To learn more about Umbrella Insurance go to our website at www.spencerinsurance.com and click on the resources tab. Look under Free Reports for our Free Report on Umbrella Insurance.

The cost of Umbrella Insurance can be less than \$200 a year. Call us today at (215) 885-2200 for a no obligation quote. Don't let an accident bankrupt you. Protect your assets with the purchase of an umbrella policy.

Discover How to Make Your Teen A Safe Driver!
Check out this Website:
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:

December Anne Morath

January Tom Croke

(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 2011” 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!

Joe and Kathleen Dougherty

Mark Donathan

Tom Croke

Brian Spencer

Gerry Fanic

Beth Sedgwick

Anne Morath

Mark Hedson

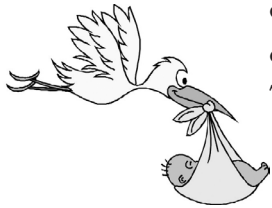
Did you know Spencer Insurance can help you with your Business Insurance?? Call us for a Business Insurance Review at (215) 885-2200

News from Our Clients

Client News

Congratulations to Dawn Leary, Owner of Baranette's Bridal Shoppe and Tuxedo,

on the birth of her daughter,
Trinity Grace



Agency News

Spencer Insurance will donate \$5 in your name to the charity THON for every referral you send us between January 1st and March 31st. From April 1st until June 30th we will donate \$5 in your name to “Cathy's Kids” for every referral you send us. Check out these charities at www.thon.org and <http://golfforcathy.webs.com>.

Check out our You Tube Page, www.youtube.com/user/spencerinsuranceinc. See videos of our Spencer Referral Rewards Winners. Coming Soon — information videos.

Spencer Trivia

This Month's Question: *When should you have a tetanus shot? Yearly, Every 10 years, Whenever you suffer an open wound?*

Last Month's Winner: **Anna Weiss** won a \$25 Gift Card for the correct answer to our Trivia question.

Last Month's Trivia Question: What are the names of the twin Mars explorers that landed on the planet in 2004? Which one is still working?

Correct Answer: Spirit and Opportunity, the latter of which is still operating, although it was originally due to function for only 3 months.

Send your Answer to cspencer@spencerinsurance.com. If you email me the correct answer by April 15th your name will be entered into a drawing for a \$25 Gift Card. Good Luck!!

Email us at info@spencerinsurance.com

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

Spencer Referral Reward\$ Program

Win a New 32" 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 2011 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 **32" 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 2012, we'll conduct a random drawing from all entries for the Grand Prize qualified from January 1, 2011 through December 31, 2011.

- ♦ **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!

Check out this Website: www.teendriverinsurance.com/spencer

Spencer Insurance Agency's ...**Circle of Safety Update**

Save MONEY & 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

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

Spencer Insurance Agency, Inc. Life Insurance Questionnaire

CONFIDENTIAL!!! V.I.P Client Protection Profile

Did You Make a New Year's Resolution to Do Something about Your Life Insurance? There's Still Time!

Our Questions	Your Answers	Quick Tips
1 How much life insurance do you need?	\$ _____	Life insurance is used for many reasons including final expenses, debt repayment, education and income replacement. (For every \$6000 of income you need to replace you need \$100,000 of life insurance.) Call me to help you calculate how much life insurance you need.
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 (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) Your Birthday (fill in date)	Male Female 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) 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"/> Over 3 years ago <input type="checkbox"/> Current User <input type="checkbox"/> Over 5 years ago <input type="checkbox"/> Over 1 year ago <input type="checkbox"/> Over 10 years ago <input type="checkbox"/> Over 2 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"/> Excellent <input type="checkbox"/> Very Good <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 (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 (circle one answer)	If yes, Preferred Rate may not be available.

First Name		Last Name	
Address	City	State	Zip
Home Phone	Work Phone/ext	Fax	Email
Best time to call			

**Can't reach us from 9 – 5? Check us out 24 hours a day
at www.spencerinsurance.com**

RECENT SURVEY REVEALS: DEATH RATE IS STILL 100%**Don't Risk It – Protect Your Family!!****FREE, Instant Quotes in 3 MINUTES or Less****Hurry – CALL Today (215) 885-2200****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	\$1,000,000 Insured Amount
35	\$8.05	\$12.47	\$20.56	\$35.00
40	\$11.90	\$15.97	\$27.56	\$50.75
45	\$13.21	\$23.84	\$43.31	\$82.25
50	\$18.55	\$37.63	\$70.88	\$137.88
55	\$26.51	\$51.63	\$98.88	\$189.88

If you are younger than age 35, your rates may be even lower!

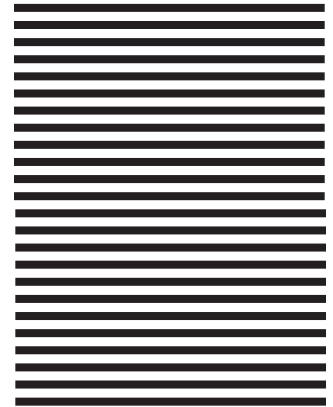
**Ask Us Today For Your FREE,
Personalized Life Insurance Quote**

Rates are shown as of November 8, 2005 with First Colony 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.

**3 Quick Ways to Get In Touch With Us: Fax: (215) 887-9538
Phone: (215) 885-2200 Email: Info@scerinsurance.com**

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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 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